

8. EL DORADO SAVINGS & LOAN ASSN.
P.O. Box 1508 PLACERVILLE, CA
95667

when recorded mail to:

MR. & MRS. JOHN W. GERKEN
P.O. BOX 13377
SOUTH LAKE TAHOE, CA. 95702

LOAN NO. 913277-09

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, EL DORADO SAVINGS AND LOAN ASSOCIATION, a California corporation, as the owner and holder of Note secured by deed of trust dated MARCH 15, 1978 made by FRANK J. DAYTON AND ELEANOR L. DAYTON, HUSBAND AND WIFE, Original Trustor, to GEORGE L. COOK AND RUSSELL W. MCRAE, Original Trustee, for EL DORADO SAVINGS AND LOAN ASSOCIATION, Original Beneficiary, which deed of trust was recorded MARCH 23, 1978, in book 378 page 1534 Official records of DOUGLAS County, STATE OF NEVADA

hereby substitutes EL DORADO CHARTER CORPORATION as Trustee in lieu of the Trustee therein.

EL DORADO CHARTER CORPORATION, hereby accepts said appointment as Trustee under the above deed of trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said deed of trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL THE ESTATE NOW HELD BY IT UNDER SAID DEED OF TRUST.

IN WITNESS WHEREOF the owner and holder above named, and above named successor Trustee as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated FEBRUARY 19, 1986

EL DORADO CHARTER CORPORATION
Successor Trustee

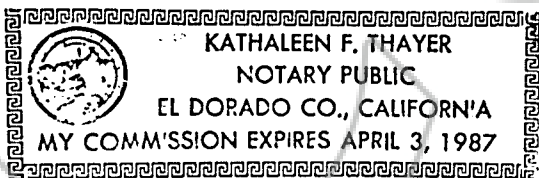
EL DORADO SAVINGS AND LOAN ASSOCIATION

By Bonnie Holbrook
BONNIE HOLBROOK
By Karen Tobys
KAREN TOBYS

By Thomas C. Meuser
THOMAS C. MEUSER
By George L. Cook, Jr.
GEORGE L. COOK, JR.

State of California
County of EL DORADO)SS

On February 20, 1986, before me, the undersigned, a Notary Public in and for said County and State, personally appeared BONNIE HOLBROOK and KAREN TOBYS known to me to be the SR. VICE PRESIDENT and ASST. VICE PRESIDENT of the Corporation that executed the within Instrument, and known to me to be the person who executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-law.
Witness my hand and official seal.



Kathaleen F. Thayer
Notary Public in and for said County and State
KATHALEEN F. THAYER

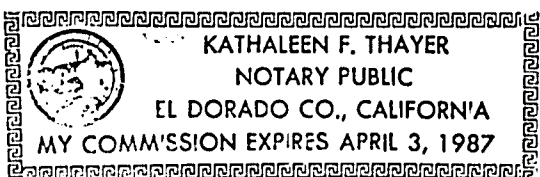
State of CALIFORNIA)

County of EL DORADO)

On February 20, 1986, before me, the undersigned, a Notary Public in and for said County and State, personally appeared THOMAS C. MEUSER and GEORGE L. COOK, JR. known to me to be the PRESIDENT and VICE PRESIDENT of the Corporation that executed the within Instrument, and known to me to be the person who executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-law.
Witness my hand and official seal.

Form #294 - 5/85

Kathaleen F. Thayer
Notary Public in and for said County and State
KATHALEEN F. THAYER



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COPY

REQUESTED BY
El Dorado Savings & Loan Assn.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'86 FEB 24 AM 11:11

SUZANNE BEAUCHEAU
RECORDER
\$ 8.00 PAID JK DEPUTY

131176
BOOK 286 PAGE 1650