

when recorded mail to:

Robert A. Horning  
P.O. Box 1941  
Gardnerville, Nevada 89410

LOAN NO. 919954-12

ESCROW NO. 200178FF

**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 NOVEMBER 21, 1983

made by ROBERT HORNING AND PHYLLIS HORNING, 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 NOVEMBER 30, 1983, in book 1183 page 3133

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 MAY 15, 1986

EL DORADO CHARTER CORPORATION  
Successor Trustee

EL DORADO SAVINGS AND LOAN ASSOCIATION

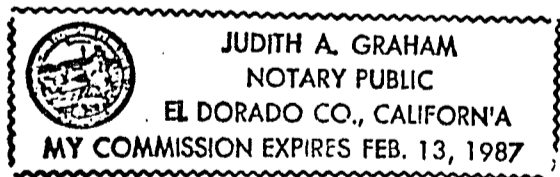
By Bonnie Holbrook  
BONNIE HOLBROOK  
By Karen Tobys  
KAREN TOBYS

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

State of California  
County of CALIFORNIA)SS

On May 23, 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.

Judith A. Graham  
Notary Public in and for said County and State

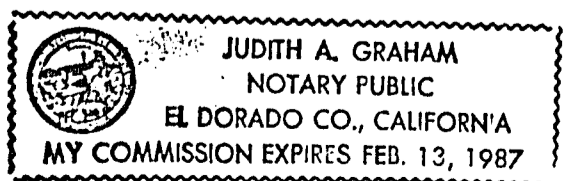


State of CALIFORNIA)

County of EL DORADO)

On May 23, 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 SR. 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.

Judith A. Graham  
Notary Public in and for said County and State



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COPY

REQUESTED BY  
**SILVER STATE TITLE AND ESCROW CO. INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'86 MAY 29 A11 :43

SUZANNE BEAUDREAU  
RECORDER  
\$ 2.00 PAID. [Signature] DEPUTY

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