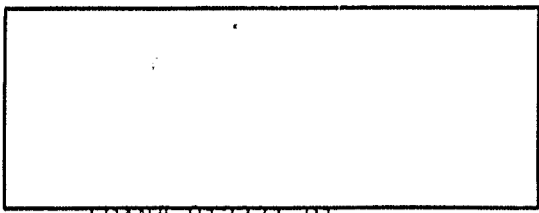


when recorded mail to:



LOAN# 912331-01

ESCROW# 104,077

**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 OCTOBER 6, 1977

made by BRUCE LAURITZ BERTRAM, AN UNMARRIED MAN, Original Trustor,

to GEORGE L. COOK AND RUSSELL W. MC RAE, Original Trustee,

for EL DORADO SAVINGS AND LOAN ASSOCIATION, Original Beneficiary,

which deed of trust was recorded OCTOBER 25, 1977, in book 1077 page 1505

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 20, 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

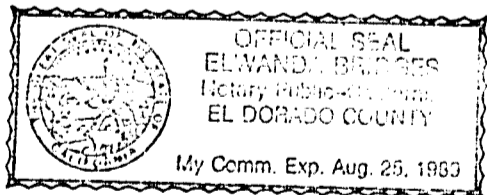
By George L. Cook, Jr.  
GEORGE L. COOK, JR.

State of California  
County of EL DORADO )SS

On May 22, 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.

Elwanda Bridges  
Notary Public in and for said County and State



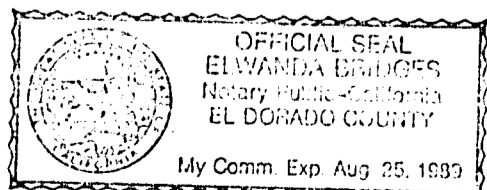
State of CALIFORNIA )

County of EL DORADO )  
On May 22, 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.

Elwanda Bridges  
Notary Public in and for said County and State



COPY

REQUESTED BY  
**DOUGLAS COUNTY TITLE**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'86 MAY 29 12:33

SUZANNE BEAUDREAU  
RECORDER

\$ 800 PAID W DEPUTY  
BOOK

**135487**  
**586 PAGE 2921**