

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 September 23, 1983 made by WAYNE W. HAIGH AND LINDA J. HAIGH, HUSBAND AND WIFE DAVID D. MANTROM, AN UNMARRIED MAN, Original Trustor, to George L. Cook and Russell W. McRae, Original Trustee, for El Dorado Savings & Loan Association, Original Beneficiary, which deed of trust was recorded October 14, 1983, in book 1083 page 2479 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 July 29, 1986

EL DORADO CHARTER CORPORATION
Successor Trustee

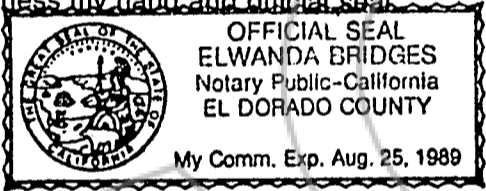
EL DORADO SAVINGS AND LOAN ASSOCIATION

By Bonnie Holbrook
Bonnie Holbrook, Sr. Vice President
By Karen Tobys
Karen Tobys, Asst. Vice President

By George L. Cook, Jr.
George L. Cook, Jr., Sr. Vice President
By Thomas C. Meuser
Thomas C. Meuser, President

State of California
County of El Dorado)SS
On AUG 26 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.

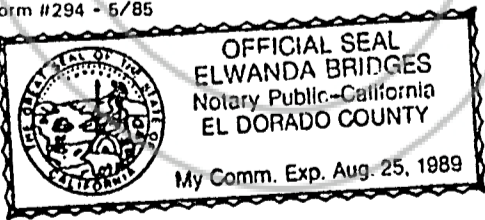


Elwanda Bridges
Notary Public in and for said County and State

State of California)
County of El Dorado)
On AUG 26 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.

Form #294 - 5/85



Elwanda Bridges
Notary Public in and for said County and State

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

'86 SEP 11 P12:56

SUZANNE BEAUDREAU
RECORDER

\$ 7.00 PAID KY DEPUTY

BOOK **986** PAGE **1375** **140832**

#9097

when recorded mail to:

Douglas County Title Co., Inc.
P. O. Box 1400
Zephyr Cove, NV 89448

Loan #919887-10