

No. 200245-F
PROPERTY Lot 58, Kingsbury
Village Sub #1
Loan No. 917402

SUBSTITUTION OF TRUSTEE

WHEREAS, it is the desire of the present Beneficiaries to substitute _____
El Dorado Charter _____, in place and stead of
Silver State Title and Escrow Company, Inc. _____, as Trustee, under
Deed of Trust dated September 1, 1978 _____, executed by Hans J. Hamerler and
Emmy Hamerler, husband and wife _____
recorded September 21, 1978 in Book 978 of Official Records at Page
1621, Document No. 25530, in the Office of the Douglas
County Recorder.

NOW, THEREFORE, El Dorado Savings and Loan Association _____, as
Beneficiaries do hereby appoint El Dorado Charter _____
as substituted Trustee and El Dorado Charter _____
now succeeds to all title, estate, rights, powers and duties held by _____
Silver State Title and Escrow Company, Inc. _____ under said Deed of Trust.

IN WITNESS WHEREOF, _____, have
caused these presents to be executed this _____ day of _____, 19____

EL DORADO SAVINGS AND LOAN ASSOCIATION
BY: Bonnie Holbrook
Bonnie Holbrook, Sr. Vice President
BY: Karen Tobys
Karen Tobys, Ass't. Vice President

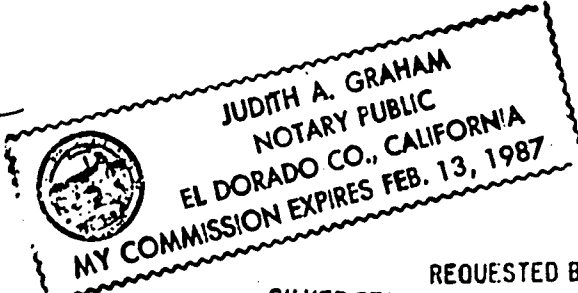
CORPORATE ACKNOWLEDGEMENT

State of California)
County of El Dorado) ss

On this the 17th day of September, 1986, before me, Judith A. Graham
_____, the undersigned Notary Public, personally appeared
Bonnie Holbrook and Karen Tobys
Personally known to me to be the persons who executed the within instrument as
Sr. Vice President and Ass't. Vice President
on behalf of the corporation therein named, and acknowledged to me that the corporation
executed it.

WITNESS my hand and official seal.

Judith A. Graham
Notary's Signature



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

after recording:
El Dorado S&L
P.O. Box 1508
Placerville, Cal 95667
ATTN: Judy

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BOOK 986 PAGE 2325

SUZANNE BEAUDREAU
RECORDER
\$ 500 PAID Bk DEPUTY