

No. 200876-F
PROPERTY Lot 45, Cave Rock Ests. #1
Loan No. 914882 A - Graham

El Dorado Savings & Loan Assn.
P. O. Box 1508
Placerville, CA 95667

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 & Escrow Company, Inc., as Trustee, under
Deed of Trust dated September 22, 1978, executed by _____
Loren Graham, an unmarried man
recorded October 16, 1978 in Book 1078 of Official Records at Page
1151, Document No. 26329, 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 & Escrow Company, Inc. under said Deed of Trust.

IN WITNESS WHEREOF, _____, have
caused these presents to be executed this 19th day of February, 1987

EL DORADO SAVINGS AND LOAN ASSOCIATION

BY: Bonnie Holbrook
Bonnie Holbrook, Sr. Vice President

BY: Janeal Gravatt
Janeal Gravatt, Asst. Vice President

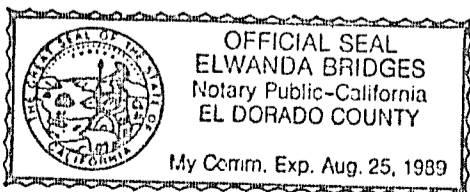
CORPORATE ACKNOWLEDGEMENT

State of California)
County of El Dorado) SS

On this the 25th day of February, 1987, before me, _____
Elwanda Bridges, the undersigned Notary Public, personally appeared
Bonnie Holbrook and Janeal Gravatt
Personally known to me to be the persons who executed the within instrument as _____
Sr. Vice President and Asst. Vice President
on behalf of the corporation therein named, and acknowledged to me that the corporation
executed it.

WITNESS my hand and official seal.

Elwanda Bridges
Notary's Signature



REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

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SUZANNE F. COLEMAN
RECORDED
5.00 PAID Bl DEPUTY

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BOOK 387 PAGE 045