

when recorded mail to:

STEVEN & DANA GABRIEL
JAMES & MARCELLA KIRST, ETAL
265 MORNING CANYON ROAD
CORONA DEL MAR, CA 92625

LOAN NO. 916253-01

✓ EL DORADO SAVINGS
P.O. Box 1508
PIECERVILLE, CA 95667

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 APRIL 27, 1979

made by STEVEN C. GABRIEL AND DANA GABRIEL, HUSBAND AND WIFE; JAMES J. KIRST AND MARCELLA M. KIRST, HUSBAND AND WIFE; GREGORY A. KIRST, A SINGLE 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 MAY 15, 1979, in book 579 page 920

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 MARCH 2, 1989

EL DORADO SAVINGS AND LOAN ASSOCIATION

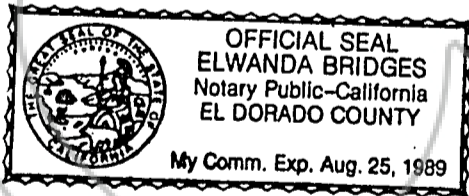
By Bonnie Holbrook
BONNIE HOLBROOK, SENIOR VICE PRESIDENT
By Karen Tobys
KAREN TOBYS, ASSISTANT VICE PRESIDENT

EL DORADO CHARTER CORPORATION
Successor Trustee

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

State of California }
County of El Dorado } SS
On March 2, 1989

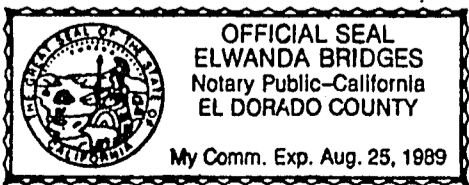
, before me the undersigned, a Notary Public in and for said County and State, personally appeared BONNIE HOLBROOK and KAREN TOBYS known to me to be the SR. VICE PRESIDENT and ASST. VICE PRESIDENT of the Corporation that executed the within Instrument, and known to me to be the person who executed the 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 } SS
On March 2, 1989

, 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.



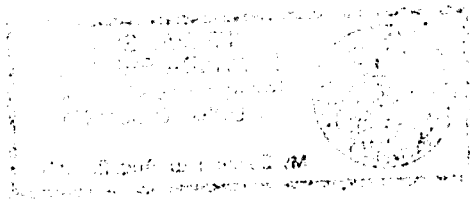
Elwanda Bridges
Notary Public in and for said County and State

Form #294A - 2/87

197588

BOOK 389 PAGE 594

COPY



REQUESTED BY
El Dorado Savings
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'89 MAR -7- A9:10

SUZANNE BEAUDREAU
RECORDER

\$ 8.00 PAID *[Signature]* DEPUTY

197588

BOOK **389** PAGE **595**

RECORDED
MAR 7 1989