

when recorded mail to:

MR. & MRS. RICHARD CLARK  
P.O. BOX 2709  
STATELINE, NV 89449

Loan No. 910104-09  
Escrow No. 207126LMX

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

The undersigned, EL DORADO SAVINGS BANK, a California corporation, as the owner and holder of Note secured by deed of trust dated JANUARY 4, 1977, made by RICHARD THOMAS CLARK AND GARNETT DELORES CLARK, HUSBAND AND WIFE, 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 FEBRUARY 7, 1977, in book 277 page 304 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 2, 1991

EL DORADO CHARTER CORPORATION  
Successor Trustee

EL DORADO SAVINGS BANK

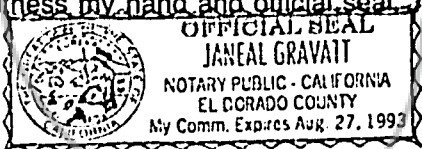
By Bonnie Holbrook  
BONNIE HOLBROOK SR. VICE PRESIDENT  
By Karen Tobys  
KAREN TOBYS ASST. VICE PRESIDENT

By Thomas C. Meuser  
THOMAS C. MEUSER CHAIRMAN AND CHIEF EXECUTIVE OFFICER  
By George L. Cook, Jr.  
GEORGE L. COOK, JR. PRESIDENT

State of California }  
County of El Dorado } SS

On 7-15-91, 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.



Janeal Gravatt  
Notary Public in and for said County and State

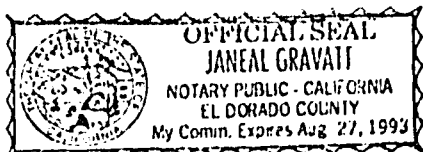
State of California }  
County of El Dorado } SS

On 7-15-91, 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 CHAIRMAN AND CHIEF EXECUTIVE OFFICER and 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.

Janeal Gravatt  
Notary Public in and for said County and State

Form #294 - Rev. 4/90



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REQUESTED BY  
**FIRST NEVADA TITLE CO.**

IN OFFICIAL RECORDS OF  
COUNTY OF NEVADA

'91 JUL 24 P12:30

SUZANNE BENDER AU  
RECORDS

**255918**

\$2.00 PAID *BK* DEPUTY

BOOK **791** PAGE **3825**