

when recorded mail to:

ESCROW DO-20072

FIRST CENTENNIAL TITLE COMPANY

1100 E. William Suite 101
CARSON CITY, NEVADA 89701

Loan No. 915928-01 REISSUE
Escrow No. SMITH

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 MARCH 7, 1979, made by MARVIN L. SMITH AND LYNN P. SMITH, 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 MARCH 12, 1979, in book 379 page 541 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.

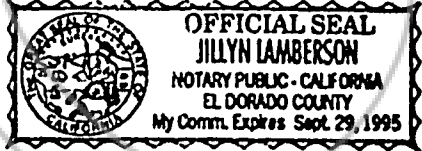
Dated FEBRUARY 28, 1992

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
State of California }
County of El Dorado } SS

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

On February 28, 1992, 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.



Jillyn Lamberson
Notary Public in and for said County and State

State of California }
County of El Dorado } SS

On February 28, 1992, 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.

Jillyn Lamberson
Notary Public in and for said County and State

Form #294 - Rev. 4/90



272370

COPY

REQUESTED BY
FIRST CENTENNIAL TITLE CO.

**IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA**

'92 MAR -3 AM 1:02

SUZANNE BEAUDREAU
RECORDER **272370**
\$ 8.00 PAID KZ DEPUTY

BOOK **392** PAGE **170**