

when recorded mail to:

DELBERT D. SMART
EVELYN L. SMART
69 WHITE PINE LANE
DANVILLE, CA 94506-4533

**EL DORADO
SAVINGS BANK**

247 Main Street
P.O. Box 1508
Placerville, CA 95667-1508

Loan No. 909010-04

Escrow No. N/a

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 AUGUST 9, 1976, made by _____

DELBERT D. SMART AND EVELYN L. SMART, 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 SEPTEMBER 21, 1976 in book 976 page 1089

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 10, 1992

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook
BONNIE HOLBROOK

By Thomas C. Meuser
THOMAS C. MEUSER

By Karen Tobys
KAREN TOBYS

By George L. Cook, Jr.
GEORGE L. COOK, JR.

State of California
County of El Dorado

On 7/17/92, 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

On 7/17/92, 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.

Form #294 - Rev 12/91

Janeal Gravatt
Notary Public in and for said County and State



284287

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COPY

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

'92 JUL 27 AM 1:58

SUZANNE BLANCHARD
RECORDER

284287

\$ 8.00 PAID 52 DEPUTY
BOOK 792 PAGE 4472