

when recorded mail to:

ROBIN L. AKERS
P.O. BOX 10438
ZEPHYR COVE, NEVADA 89448

Loan No. 913127-09
Escrow No. S60487LB

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 FEBRUARY 8, 1978, made by ROBIN L. AKERS, A SINGLE MAN
ROBERT L. AKERS, A MARRIED 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 MARCH 6, 1978, in book 378 DOCUMENT NO. 18285,
page 436
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 AUGUST 26, 1993

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

By Thomas C. Meuser
Thomas C. Meuser, Chairman and Chief Executive Officer

By Karen Revers
Karen Revers, Assf. Vice President

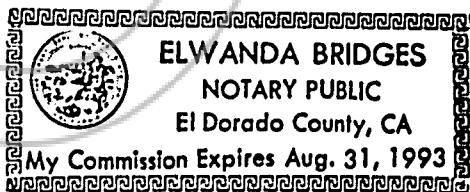
By George L. Cook, Jr.
George L. Cook, Jr., President

State of California
County of El Dorado

On August 31, 1993, before me, Elwanda Bridges, Notary Public,
personally appeared Bonnie Holbrook and Karen Revers, personally known to me to be the persons
whose names are subscribed to the within instrument and acknowledged to me that they executed the same in
their authorized capacities, and that by their signatures on the instrument, the persons, or the entity upon behalf
of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Elwanda Bridges
Signature of Notary

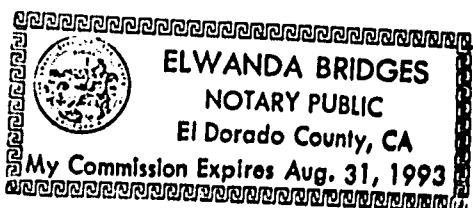


State of California
County of El Dorado

On August 31, 1993, before me, Elwanda Bridges, Notary Public,
personally appeared Thomas C. Meuser and George L. Cook, Jr., personally known to me to be the
persons whose names are subscribed to the within instrument and acknowledged to me that they executed the
same in their authorized capacities, and that by their signatures on the instrument, the persons, or the entity
upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Elwanda Bridges
Signature of Notary



318365

BK 0993PG 4384

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'93 SEP 23 P12:12

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SUZANNE BEAUREGARD
RECORDER
\$ 8.00 PAID BH DEPUTY