

when recorded mail to:

STEVEN M. AND SHEILA ROYS
111 CREIGHTON WAY
DANVILLE, CA 94506

Northwestern Title Company
SUITE 100
2817 CROW CANYON ROAD
SAN RAMON, CALIFORNIA 94583

Loan No. 911702-01
Escrow No. 23961 AJ

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 JULY 29, 1977, made by STEVEN M. ROYS AND SHEILA M. ROYS, 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 AUGUST 26, 1977, in book 877 page 1725 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 JANUARY 25, 1994

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, Asst. Vice President

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

State of California
County of El Dorado

On February 7, 1994, before me, Marsha L Grundy, 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.

Marsha L Grundy
Signature of Notary

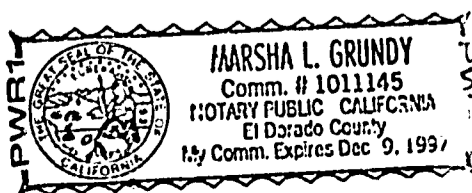


State of California
County of El Dorado

On February 7, 1994, before me, Marsha L Grundy, 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.

Marsha L Grundy
Signature of Notary



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BK 0294 PG 2398

COPY

REQUESTED BY
Northwestern Title Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 FEB 14 P12:09

330046

BK 0294 PG 2399

SUZANNE BEAUDREAU
RECORDER
11⁰⁰ PAID *KD* DEPUTY