

when recorded mail to:

*Chames  
PO Box 3139  
Lardnerville, NV  
89410*

Loan No. 911838-01  
Escrow No. F58588MK

### 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 12, 1977, made by JOHN PHILIPSEN & ETHEL PHILIPSEN

HUSBAND AND WIFE, Original Trustor,  
to GEORGE L. COOK AND RUSSELL W. MCRAE, Original Trustee,  
for EL DORADO SAVINGS AND LOAN ASSOCIATION, Original Beneficiary, which Deed of Trust  
was recorded AUGUST 17, 1977, document 12081 in book 877 page 984

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 22, 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 & Chief Executive Officer

By Karen Revers  
Karen Revers, Assistant Vice President

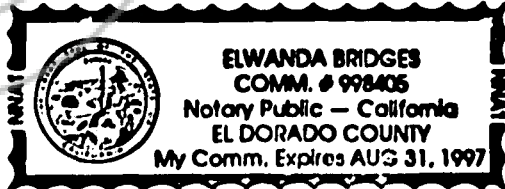
By George L. Cook, Jr.  
George L. Cook, Jr., President

State of California  
County of El Dorado

On AUGUST 23, 1994, 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

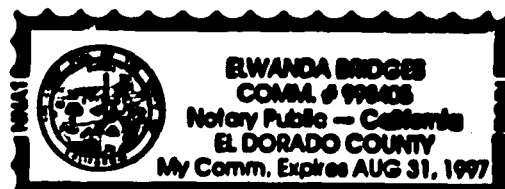


State of California  
County of El Dorado

On AUGUST 23, 1994, 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



344961  
BK 0894 PG 5011

COPY

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

'94 AUG 29 P12:05

SUZANNE BEAUDREAU  
RECORDER  
\$ 11.00 PAID Ka DEPUTY

**344961**  
**BK0894PG5012**