

when recorded mail to:

Loan No. 910865-01
Escrow No. 95021599 DR

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 MAY 3, 1977, made by KERMIT L. LINCOLN, AN UNMARRIED MAN AND CHESTER H. LINCOLN, 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 JUNE 7, 1977, document 09828 in book 677 page 261 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 OCTOBER 25, 1995

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

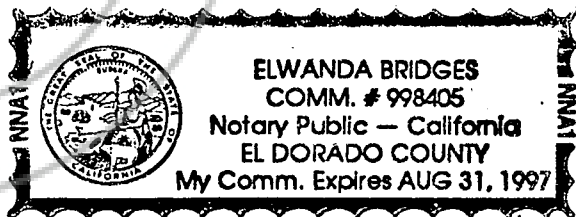
By George L. Cook, Jr.
George L. Cook, Jr., President

State of California
County of El Dorado

On October 26, 1995, 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

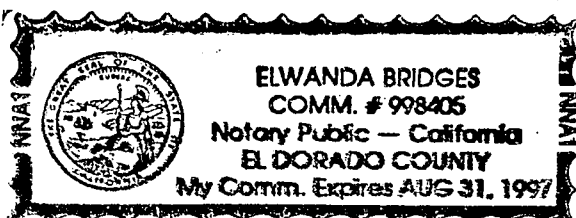


State of California
County of El Dorado

On October 26, 1995, 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



374399
BK 1195PG 1168

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 NOV -8 A9:36

LINDA SLATER
RECORDER

PAID *11.00* *KD* DEPUTY

374399

BK 1195 PG 1169