

when recorded mail to:

MAX STEWART KELLY
5629 WEDGORTH ROAD
FORT WORTH TEXAS 76133

✓ EL Dorado Savings Bank
PO Box 1508
Placerville, CA 95667-1508

Loan No. 911483-01
Escrow No.

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 6, 1977, made by MAX STEWART KELLY,
A SINGLE 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 JULY 15, 1977, document 11101 in book 777 page 768
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 SEPTEMBER 24, 1997

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

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

By Karen Revers
Karen Revers, Assistant Vice President

By Janeal Gravatt
Janeal Gravatt, Assistant Vice President

State of California
County of El Dorado

On SEPTEMBER 29, 1997, before me, LINDA JESPERSEN, 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.

Linda Jespersen
Signature of Notary

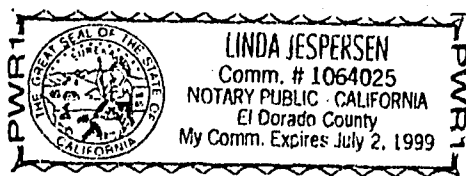


State of California
County of El Dorado

On SEPTEMBER 29, 1997, before me, LINDA JESPERSEN, Notary Public, personally appeared George L. Cook, Jr. and Janeal Gravatt, 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.

Linda Jespersen
Signature of Notary



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BK 1097PG2270

COPY

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

'97 OCT 13 AIO:10

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LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY

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