

Loan No. 913656-01
Escrow No.201590ZC

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 9, 1978, made by JEFFREY A. LINCOLN AND JENNIFER C. LINCOLN, 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 MAY 31, 1978, document 21338 in book 578 page 2551 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 DECEMBER 15, 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

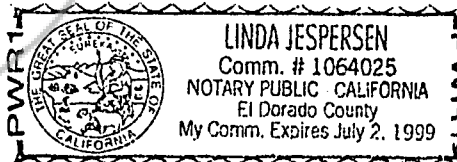
State of California
County of El Dorado

On DECEMBER 15, 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

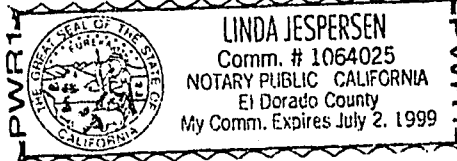


On DECEMBER 15, 1997, before me, LINDA JESPERSEN, Notary Public, personally appeared George L. Cook, Jr. and Janeal Gravatt, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, 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

State of California
County of El Dorado



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BK 1297PG4476

REQUESTED BY
FIRST AMERICAN TITLE CO.

**IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA**

'97 DEC 23 AM 11:23

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LINDA SLATER
RECORDER

\$ 11.00 PAID *K* DEPUTY