

when recorded mail to:

CHARLES H. PAYA
KAREN M. PAYA
402 FOOTHILL ROAD GARDNERVILLE NV 89410-6526
Loan No. 931568-21
Escrow No. 98080652

EL DORADO SAVINGS BANK

4040 El Dorado Road
P.O. Box 1208
Placerville, CA 95667-1208

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

CHARLES H. PAYA AND KAREN M. PAYA, HUSBAND AND WIFE,

dated JULY 26, 1994 and recorded AUGUST 12, 1994, Document 343857,
in Volume 0894 of Official Records at page 2088, records of the County of DOUGLAS,
State of NEVADA, pursuant to the written request of the beneficiary, do hereby GRANT and RECONVEY unto the PARTIES
ENTITLED THERETO, without warranty, all the estate and interest derived to the said Trustee by or through said Deed of Trust, in
the lands therein described

EL DORADO CHARTER CORPORATION

Dated MAY 22, 19 98

George L. Cook, Jr.

George L. Cook, Jr., President

Bonnie Holbrook

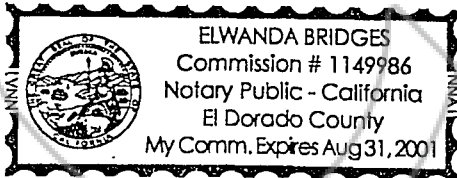
Bonnie Holbrook, Senior Vice President

State of California
County of El Dorado

On May 26, 1998, before me, Elwanda Bridges, Notary Public,
personally appeared George L. Cook, Jr. and Bonnie Holbrook, 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



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

'98 JUN 10 10:26

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LINDA SLATER
RECORDER
PAID *7.00* DEPUTY

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