

when recorded mail to:

DAVID M. AND MICHELLE K. LATHAM
683 BLUEROCK ROAD
GARDNERVILLE NV 89410-8408
Loan No. 931333-12
Escrow No. X98420SSS

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

DAVID M. LATHAM AND MICHELLE K. LATHAM, HUSBAND AND WIFE,

dated APRIL 4, 1994 and recorded APRIL 18, 1994, Document 335385,

in Volume 0494 of Official Records at page 3171, 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 JANUARY 12, 19 99

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

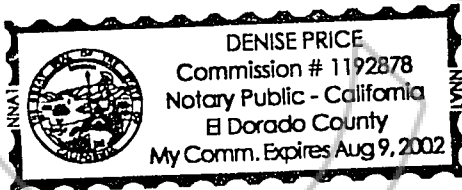
Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

State of California
County of El Dorado

On JANUARY 22, 1999, before me, DENISE PRICE, 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.

Denise Price
Signature of Notary



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

'99 FEB 11 P3:28

0460996

LINDA SLATER
RECORDER
\$ 7.00 PAID *K2* DEPUTY