

when recorded mail to:
ROBERT S. RUSSELL & ALTA C. RUSSELL
PO BOX 2535
GARDNERVILLE NV 89410

Loan No. 932939-24
Escrow No. M78004KK

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

ROBERT S. RUSSELL AND ALTA C. RUSSELL, HUSBAND AND WIFE

dated JUNE 14, 1996 and recorded JUNE 21, 1996, Document 390410,

in Volume 0696 of Official Records at page 3445, 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 MARCH 24, 19 99

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

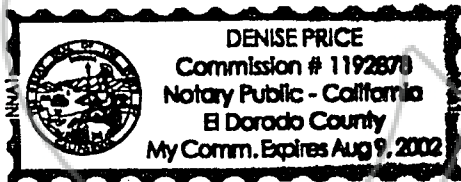
Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

State of California
County of El Dorado

On MARCH 24, 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 APR 12 A9:55

0465445

LINDA SLATER
RECORDER

PAID 7.00 DEPUTY

BK0499PG2020

EL DORADO SAVINGS BANK

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