

where recorded mail to:

First American Title Company of Nevada

3760 PECOS-McLEOD #7

LAS VEGAS, NEVADA 89121

JOSEPH J. CRISTANELLI
ROUTE 652, HWY 88
MINDEN, NV 89423

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Loan No. 917930-09
Escrow No. 800249 DEE/dak

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 February 19, 1980, made by Joseph Cristanelli and Judy Cristanelli, husband and wife, Original Trustor, to George L. Cook and Russell W. McRae, Original Trustee, for El Dorado Savings and Loan Association, Original Beneficiary, which Deed of Trust was recorded February 27, 1980, document 41879 in book 280 page 1437 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 February 14, 1997

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

By Thomas C. Meuser
Thomas C. Meuser, Chairman & Chief Executive Officer

By Karen Revers
Karen Revers, Assistant Vice President

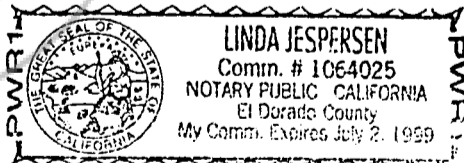
By George L. Cook, Jr.
George L. Cook, Jr., President

State of California
County of El Dorado

On FEBRUARY 14, 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

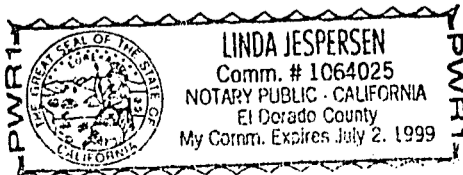


State of California
County of El Dorado

On FEBRUARY 14, 1997, before me, LINDA JESPERSEN, Notary Public, personally appeared Thomas C. Meuser and George L. Cook, Jr., 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



0482651

BK 1299PG2873

REQUESTED BY
1st American Title
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 DEC 16 AM 9:41

LINDA SLATER
RECORDER

\$11⁰⁰ PAID K2 DEPUTY

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BK 1299PG2874