

when recorded mail to: DONALD E HOVAN
BONNIE JEAN BEST
PO BOX 3734
STATELINE NV 89449-3734

EL DORADO SAVINGS BANK

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

Loan No. 934015-01
Escrow No.

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

BONNIE JEAN BEST, AN UNMARRIED WOMAN AND DONALD E. HOVAN, AN UNMARRIED MAN


dated January 14, 1998 and recorded January 27, 1998, Document 0431281,


in Volume 0198 of Official Records at page 4010, 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 April 18, 2000

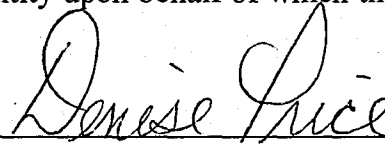

George L. Cook, Jr., President

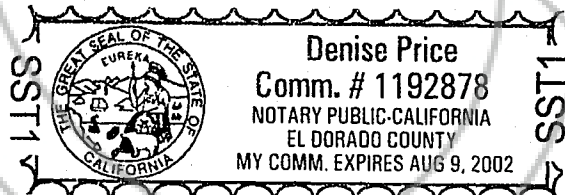

Bonnie Holbrook, Senior Vice President

State of California
County of El Dorado

On APRIL 18, 2000, 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.


Signature of Notary



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

2000 MAY 10 AM 10:12

LINDA SLATER
RECORDER

\$ 7.00 PAID K2 DEPUTY

0491700

BK0500PG2248