

when recorded mail to:

THOMAS MICHAEL OCCHIPINTI  
PO BOX 1181  
TRES PINOS CA 95075-1181

Loan No. 914159-01  
Escrow No. 864575

### 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 July 7, 1978, made by THOMAS MICHAEL OCCHIPINTI, A SINGLE MAN, 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 July 28, 1978, document 23456 in book 778 page 1695 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 May 10, 2001

EL DORADO CHARTER CORPORATION  
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook  
Bonnie Holbrook, Senior Vice President

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

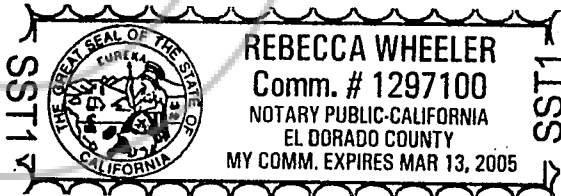
By Karen Revers  
Karen Revers, Vice President

By Bonnie Holbrook  
Bonnie Holbrook, Senior Vice President

State of California  
County of El Dorado

On May 14, 2001, before me, Rebecca Wheeler, 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.

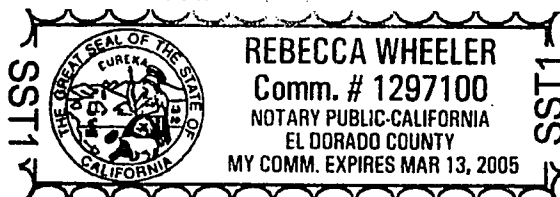


Rebecca Wheeler  
Signature of Notary

State of California  
County of El Dorado

On May 14, 2001, before me, Rebecca Wheeler, 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.



Rebecca Wheeler  
Signature of Notary

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COPY

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

2001 JUN -1 AM 10: 21

LINDA SLATER  
RECORDER

\$ 11.00 PAID KA DEPUTY

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BK 0601 PG 0149