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when recorded mail to: DENNIS W. DOUGHERTY
1365 MOUNTAIN COURT
GARDNERVILLE NV 89410-5315

Loan No.934434-01
Escrow No.85379

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

DENNIS W. DOUGHERTY, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY

dated APRIL 29, 1998, and recorded MAY 8, 1998, Document 0439193, in Volume 0598 of Official Records at page 1500, 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 NOVEMBER 7, 2001

Bonnie Holbrook

Bonnie Holbrook, Senior Vice President

Karen Revers

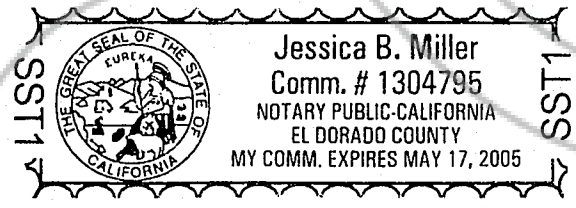
Karen Revers, Vice President

State of California
County of El Dorado

On November 09, 2001, before me, Jessica B. Miller, 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.

Jessica B. Miller
Signature of Notary



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

2001 NOV 29 AM 9:45

LINDA SLATER
RECORDER

\$14⁰⁰ PAID Kg DEPUTY

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