

when recorded mail to: RAYMOND C. RAMOS
PO BOX 10206
ZEPHYR COVE NV 89448-2206

Loan No. 932170-24
Escrow No.

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

RAYMOND C. RAMOS, AN UNMARRIED MAN

dated OCTOBER 2, 1995, and recorded OCTOBER 16, 1995, Document 372883, in Volume 1095 of Official Records at page 2647, 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 DECEMBER 14, 2001

Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

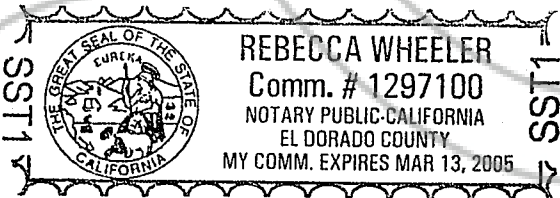
Karen Revers
Karen Revers, Vice President

State of California
County of El Dorado

On December 18, 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



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

2001 DEC 31 AM 10:02

LINDA SLATER
RECORDER

\$14⁰⁰ PAID KO DEPUTY

0531260
BK 1201 PG 0299

EL DORADO SAVINGS BANK

LS Form #113 Nev - Rev 6/01

P.O. Box 1208
Placerville, California 95667-1208