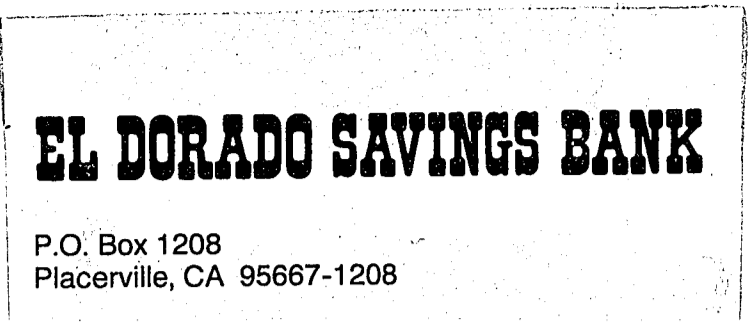


when recorded mail to:

WILLIAM K KOLSTAD
MARJORIE S KOLSTAD
PO BOX 11401
ZEPHYR COVE NV 89448-3401



Loan No. 912008-01
Escrow No.

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 SEPTEMBER 12, 1977, made by ELSIE F. ROSE, A MARRIED WOMAN, MIKE JACK PROHOROFF, AN UNMARRIED 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 OCTOBER 13, 1977, document 14005 in book 1077 page 824 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 JUNE 12, 2002

EL DORADO CHARTER CORPORATION
Successor Trustee

EL DORADO SAVINGS BANK

By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

By Karen Revers
Karen Revers, Vice President

By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

By Karen Revers
Karen Revers, Vice President

State of California
County of El Dorado

On June 14, 2002, 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.

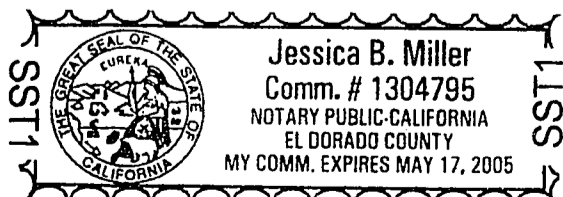


Jessica B. Miller
Signature of Notary

State of California
County of El Dorado

On June 14, 2002, 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

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COPY

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

2002 JUL -1 AM 10: 52

LINDA SLATER
RECORDER

\$ 18⁰⁰ PAID KZ DEPUTY

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