

when recorded mail to:

JAMES D HARRIS
4893 BRADSHAW CT
SAN DIEGO CA 92130-2703

EL DORADO SAVINGS BANK

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

Loan No. 911890-01
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 AUGUST 19, 1977, made by RICHARD M. VACAR, AN UNMARRIED MAN, AND THOMAS N. VACAR, 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 SEPTEMBER 21, 1977, document 13218 in book 977 page 1280 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 JULY 08, 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

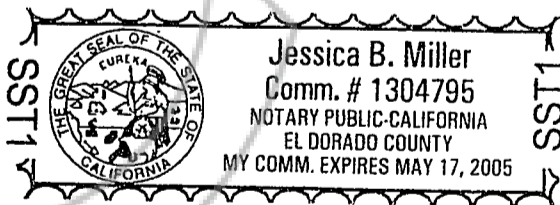
By Bonnie Holbrook
Bonnie Holbrook, Senior Vice President

By Karen Revers
Karen Revers, Vice President

State of California
County of El Dorado

On July 16, 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.

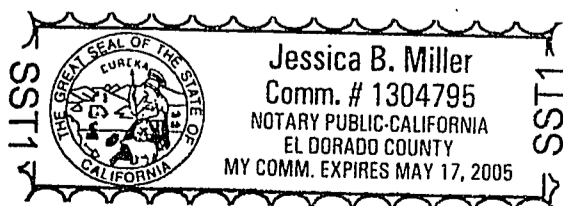


Jessica B. Miller
Signature of Notary

State of California
County of El Dorado

On July 16, 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

COPY

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

2002 JUL 24 PM 2:41

LINDA SLATER
RECORDER

\$18 PAID K2 DEPUTY

0547873

BK 0702 PG 07761