when recorded mail to: JAMES KRATTLI SUSAN KRATTLI 1879 TEDSEN LN

GARDNERVILLE NV 89410

Loan No.0101937440 Escrow No.02028490

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

Trustee in the deed of trust executed by

JAMES KRATTLI AND SUSAN KRATTLI, HUSBAND AND WIFE

dated JANUARY 28, 2002, and recorded FEBRUARY 07, 2002, Document 0534248, in Volume 0202 of Official Records at page 2381, 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

Dated NOVEMBER 22, 2002

EL DORADO CHARTER CORPORATION

Bonnie Holbrook, Senior Vice President

Karen Revers, Vice President

State of California County of El Dorado

On _, 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.

Signature of Notary

Jessica B. Miller Comm. # 1304795 NOTARY PUBLIC-CALIFORNIA

EL DORADO COUNTY MY COMM. EXPIRES MAY 17, 2005

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 DEC -3 AM 9: 18

LINDA SLATER

LS Form #113 Nev - Rev 6/01

0559597 BK 1202 PG 00798