when recorded mail to: JEAN MICHEL JOLY

CAROLYN DOANE JOLY 3363 VISTA GRANDE BLVD

CARSON CITY NV 89705-7218

Loan No 0112932177

Escrow No.112459-AW

APN 13-272-06

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

Trustee in the deed of trust executed by

JEAN-MICHEL JOLY AND CAROLYN DOANE JOLY, HUSBAND AND WIFE

dated OCTOBER 18, 1995, and recorded OCTOBER 25, 1995, Document 373562, in Volume 1095 of Official Records at page 4403, 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 16, 2002

Karen Revers, Vice President

State of California County of El Dorado

On January 08, 2003 , 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 COMM. EXPIRES MAY 17, 2005

EL DORADO SAVINGS BANK

4040 El Dorado Road P.O. Box 1508 Placerville, CA 95667-1508

LS Form #113 Nev - Rev 6/01

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WERNER CHRISTEN
RECORDER