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when recorded mail to: ROBERT SIMMS
1324 BRIDLE WAY
MINDEN NV 89423

✓ EL DORADO SAVINGS
PO Box 1208
Placerville, CA 95667-9936

Loan No.0101937643
Escrow No.86198

A.P.N. No. 1420-33-112-012

Deed of Reconveyance

EL DORADO CHARTER CORPORATION

as Trustee in the deed of trust executed by

ROBERT SIMMS AND MARGARET SIMMS, HUSBAND AND WIFE

dated APRIL 18, 2002, and recorded APRIL 26, 2002, Document 0540802, in Volume 0402 of Official Records at page 8693, 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 MAY 2, 2003

Bonnie Holbrook

Bonnie Holbrook, Senior Vice President

Karen Revers

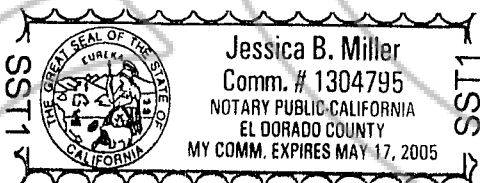
Karen Revers, Vice President

State of California
County of El Dorado

On May 19, 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.

Jessica B. Miller
Signature of Notary



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

2003 MAY 27 AM 11:53

WERNER CHRISTEN
RECORDER

14.00 PAID *KJ* DEPUTY

0578005

BK 0503 PG 13280