APN: 05-195-01

When recorded mail to:

EL DORADO SAVINGS BANK PO BOX 1208 PLACERVILLE CA 95667

03/21/2005 10:52 AM Deputy: KLJ OFFICIAL RECORD Requested By: EL DORADO COUNTY

> Douglas County - NV Werner Christen Fee:

1 Οf PG- 8869 RPTT: BK-0305

14.00



Loan No.0101934424

Deed of Reconveyance

EL DORADO CHARTER CORPORATION as

Trustee in the deed of trust executed by

MICHAEL V. GAYER AND FRANCES GAYER, HUSBAND AND WIFE

dated APRIL 23, 1998, and recorded MAY 6, 1998, Document 0439020, in Volume 0598 of Official Records at page 1004, 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: FEBRUARY 23, 2005

Bonnie Holbrook, Senior Vice President

Karen Revers, Vice President

State of California County of El Dorado

, before me, Jessica B. Miller, Notary Public, personally Parch 03 2005 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**