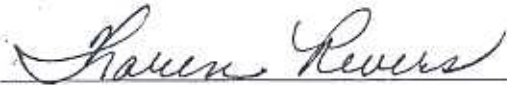


BENEFICIARY CERTIFICATE

The undersigned, EL DORADO SAVING BANK, Beneficiary under that certain Deed of Trust dated September 10, 2003, recorded September 18, 2003 as Series No. 2003-0096139-00, of the Official Records of El Dorado County, hereby consent to the recording of this document.

EL DORADO SAVING BANK



Signature

KAREN REVERS

Print Name


VICE PRESIDENT

Title

BENEFICIARY CERTIFICATE

The undersigned, SCHOOLS FINANCIAL CREDIT UNION, A State Chartered Credit Union, Beneficiary under that certain Deed of Trust dated February 17, 2006, recorded March 22, 2006 as Series No. 2006-0018903-00, of the Official Records of El Dorado County, hereby consent to the recording of this document.

**SCHOOLS FINANCIAL CREDIT UNION,
A State Chartered Credit Union**

✓ 

Signature

S. Phares

Print Name

Vice President, Real Estate

Title

STATE OF CALIFORNIA)
COUNTY OF EL DORADO)

On July 24, 2007 before me, REBECCA WHEELER, NOTARY PUBLIC
DATE

Personally appeared, KAREN REVERS

personally known to me (~~or proved to me on the basis of satisfactory evidence~~) to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Rebecca Wheeler
NOTARY PUBLIC SIGNATURE

(SEAL)



STATE OF _____)
COUNTY OF _____)

On _____ before me, _____
DATE

Personally appeared, _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC SIGNATURE (SEAL)


STATE OF California)
COUNTY OF Sacramento)

On August 28, 2007 before me, Darlene Ulrich, Notary Public
DATE

Personally appeared, S. Phares

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



(SEAL)

NOTARY PUBLIC SIGNATURE



STATE OF _____)
COUNTY OF _____)

On _____ before me, _____
DATE

Personally appeared, _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC SIGNATURE

(SEAL)