

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

LOAN #0312856

WHEREAS, NEBACO, INC is the present Trustee of record under that certain Deed of Trust executed on **NOVEMBER 2, 1976 BY JAMES C. HOWARD AND BETTE S. HOWARD, HUSBAND AND WIFE** as Trustor(s) , to **NEBACO, INC.** as Trustee, recorded on **NOVEMBER 18, 1976 Book #1176, Page 803 .as Instrument No.C4695** of Official Records in the Office of the County Records of **DOUGLAS** County, Nevada.

AND WHEREAS, the undersigned, **MATRIX FINANCIAL SERVICES CORPORATION** is the present holder of the beneficial interest under said Deed of Trust, and hereby appoints itself as Trustee in place and stead of said **NEBACO, INC.** under said Deed of Trust;

AND WHEREAS, the indebtedness secured by said Deed of Trust has been fully paid and satisfied;

NOW THEREFORE, **MATRIX FINANCIAL SERVICES CORPORATION**, as substituted Trustee under said Deed of Trust, does hereby reconvey to the parties entitled thereto all right, title and interest which was heretofore acquired under said Deed of Trust.

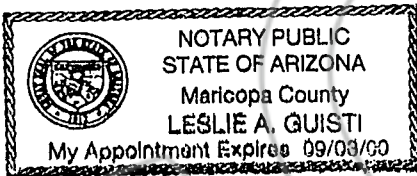
Dated this **JULY 21, 1997.**

**MATRIX FINANCIAL SERVICES CORPORATION**

BY *Michael R. Schlaff*  
**MICHAEL R. SCHLAFF VICE PRESIDENT**

STATE OF ARIZONA  
COUNTY OF MARICOPA

ON JULY 21, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared **Michael R.Schlaff Vice President**, proved to me on the basis of satisfactory evidence to be the person who executed the within instrument on behalf of the Corporation pursuant to its Bylaws or a Resolution of its Board of Directors.



*Leslie A. Guisti*  
**LESLIE A GUISTI NOTARY PUBLIC**

RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO	
NAME	
ADDRESS	WESTERN TITLE MINDEN OFFICE FILE
CITY	
STATE	
ZIP	

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

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RECORDER  
\$ 11<sup>00</sup> PAID ph DEPUTY