

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

ESCROW NO. 201761KB
Loan # 0304782

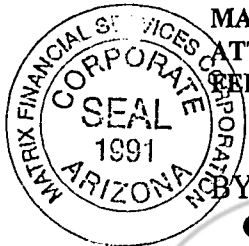
WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on the 23RD day of MAY, 1988 between ROBERT J. NYE as Trustor(s), and WESTERN TITLE COMPANY, INC. as Trustee, recorded on the 27TH day of MAY, 1988 as Instrument No. 178913, Book 588, Page 3784 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 WESTERN TITLE COMPANY, 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 21ST day of JANUARY 1999.



MATRIX FINANCIAL SERVICES CORPORATION
ATTORNEY IN FACT FOR:
FEDERAL HOME LOAN MORTGAGE CORPORATION

BY Carol J. Chase
CAROL J. CHASE ASSISTANT VICE PRESIDENT

STATE OF ARIZONA
COUNTY OF MARICOPA

On JANUARY 21, 1999, before me, the undersigned, a Notary Public in and or said County and State, personally appeared CAROL J. CHASE, ASSISTANT 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.



Cheryl Cannon
CHERYL CANNON NOTARY PUBLIC

WHEN RECORDED MAIL TO
NAME MATRIX FINANCIAL SERVICES
ADDRESS 201 W. COOLIDGE STREET
CITY PHOENIX
STATE ARIZONA
ZIP 85013-2710

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR 15 AM 11:25

0465746
BK 0499PG2897

LINDA SLATER
RECORDER
\$10.00 PAID K.D. DEPUTY