

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Loan # 0357969

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on DECEMBER 8, 1987 between BRADLEY ST. CLAIR AND SYLVIA M ST CLAIR as Trustor(s), and FIDELITY SERVICE CORPORATION as Trustee, recorded on DECEMBER 17, 1987 as Instrument No. 169060, Book 1287, Page 2584 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 FIDELITY SERVICE CORPORATION 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.

Parcel ID# 2110250

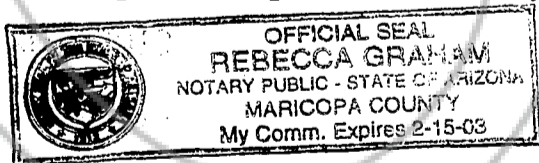
Dated this JANUARY 31, 2000

**MATRIX FINANCIAL SERVICES CORPORATION  
SERVICING AGENT FOR:  
MATRIX CAPITAL BANK**

BY *Gayle E. Fergie*  
**GAYLE E. FERGIE ASSISTANT VICE PRESIDENT**

STATE OF ARIZONA  
COUNTY OF MARICOPA

On JANUARY 31, 2000, before me, the undersigned, a Notary Public in and or said County and State, personally appeared **GAYLE E. FERGIE, 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.



*Rebecca Graham*  
**REBECCA GRAHAM NOTARY PUBLIC**

WHEN RECORDED MAIL TO:

NAME: MATRIX FINANCIAL SERVICES CORP.

ADDRESS : 201 W. COOLIDGE STREET

CITY: PHOENIX

STATE: AZ.

ZIP: 85013

REQUESTED BY  
Matrix Financial Serv  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 FEB 11 AM 11:43

LINDA SLATER  
RECORDER

0486158

BK0200PG1917

\$10<sup>00</sup> PAID K2 DEPUTY