## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

## Loan # <u>0710537</u>

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on FEBRUARY 25, 1997 between JOHN T. MURPHY AND TAMMA A MURPHY as Trustor(s), and COMMONWEALTH LAND TITLE COMPANY as Trustee, recorded on MARCH 3, 1997 as Instrument No. 0407640, Book 0397, Page 0248 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 **COMMONWEALTH LAND TITLE COMPANY** 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# 23-473-22

Dated this MARCH 27, 2000

MATRIX FINANCIAL SERVICES CORPORATION SERVICING AGENT FOR: MATRIX CAPITAL BANK

GAYLE E. FERGIE

ASSISTANT VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On MARCH 27, 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.

OFFICIAL SEAL Stacey E. Cebular Notary Public Arizona Maricopa County
My Commission Expires 2/15/2003

STACEY E CEBULAR NOTARY PUBLIC

WHEN RECORDED MAIL TO:

NAME: MATRIX FINANCIAL SERVICES CORP.

ADDRESS: 201 W. COOLIDGE STREET

**CITY: PHOENIX** 

STATE: AZ.

ZIP: 85013

REQUESTED BY

STEWART TITLE of DOUGLAS COUNTY IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2000 APR -3 AM 10: 34

SPACE ABOVE THE

0489227 BK0400PG0121 LINDA SLATER RECORDER