SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan # 0710536

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on FEBRUARY 13, 1997 between PHYLLIS A MCNULTY, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor(s), and COMMONWEALTH LAND TITLE COMPANY as Trustee, recorded on FEBRUARY 21, 1997 as Instrument No. 0407070, Book 0297, Page 3056 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# 1420-33-312-053

Dated this JULY 20, 2000

MATRIX FINANCIAL SERVICES CORPORATION SERVICING AGENT FOR: MATRIX CAPITAL BANK

GAYLE E FERGIE, VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On JULY 20, 2000, before me, the undersigned, a Notary Public in and or said County and State, personally appeared GAYLE E. FERGIE, 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: 2133 W. PEORIA

CITY: PHOENIX

STATE: AZ.

ZIP: 85029

PREPARED BY: VICKI DE VRIES

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 AUG -1 AM 10: 40

0496922

SPACE ABOVE THIS LINE

BK 08 0 0 PG 0 0 5 8

RECORDER

10 00

PAID DEPUTY