## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

## Loan # 0758830

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on DECEMBER 17, 1985 between ROBERT S FRAZEE AND AUDREY A FRAZEE HUSBAND AND WIFE AS JOINT TENANTS as Trustor(s), and LAWYERS TITLE OF NORTHERN NEVADA INC as Trustee, recorded on DECEMBER 20, 1985 as Instrument No. 128513, Book 1285, Page 1841 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 LAWYERS TITLE OF NORTHERN NEVADA 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.

RERECORDED FEBRUARY 1, 1999 INSTRUMENT 00653 BOOK 990201

Parcel ID# 21-063-25

Dated this MARCH 30, 2001

MATRIX/FINANCIAL SERVICES CORPORATION

GAYLE É PERGIE, VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On MARCH 30, 2001, 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"
Yolanda Huerta
Notary Public-Arizona
Maricopa County
My Commission Expires 12/28/2004

WHEN RECORDED MAIL TO:

NAME: MATRIX FINANCIAL SERVICES CORP.

ADDRESS: 2133 W. PEORIA

CITY: PHOENIX

STATE: AZ.

ZIP: 85029

PREPARED BY: VICKI DE VRIES

Audrey Frazee

IN OFFICIAL RECORDS OF

DOUGLAS NAME

AND A

2001 APR 17 PM 4: 35

LINDA SLATER
RECORDER

SO PAID KO DEPUTY

0512520 BK0401PG4527

AUDREY FRAZEE
POBOX 2050
MINDEN NU 59423