Escrow No: 21190369

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan # 0712711

WHEREAS, MATRIX CAPITAL BANK is the present Trustee of record under that certain Deed of Trust executed on JANUARY 28, 1997 between FRANK D. HUGHES as Trustor(s), and STEWART TITLE as Trustee, recorded on FEBRUARY 21, 1997 as Instrument No. 0407025, Book 0297, Page 2890 of Official Records in the Office of the County Records of DOUGLAS County, Nevada.

AND WHEREAS, the undersigned, MATRIX CAPITAL BANK 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 STEWART TITLE under said Deed of Trust;

AND WHEREAS, the indebtedness secured by said Deed of Trust has been fully paid and satisfied;

NOW THEREFORE, MATRIX CAPITAL BANK 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 AUGUST 29, 2001

MATRIX CAPITAL BANK

BRUCE E BEVERLY, SENJOR VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On AUGUST 29, 2001, before me, the undersigned, a Notary Public in and or said County and State, personally appeared BRUCE E BEVERLY, SENIOR 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"
Hope L. Persons
Notary Public-Arizona
Maricopa County

HOPE L PERSONS

NOTARY PUBLIC

Maricopa County
My Commission Expires 12/28/2004 PACE BELOW THIS LINE FOR RECORDERS USE

RETURN TO:

MATRIX FINANCIAL SERVICES CORP.

2133 W. PEORIA PHOENIX, AZ. 85029

PREPARED BY: VICKI DE VRIES

SEND TAX STATEMENTS TO:

FRANK HUGHES

802 WAGON DRIVE

GARDNERVILLE, NV. 89410

REQUESTED BY

MARQUISTITLE & ESCROW

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2001 SEP 28 AM 9: 58

0523828

LINDA SLATER
RECORDER

BK 0 9 0 1 PG 7 5 5 4