SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

LOAN #0710575

01050265)

WHEREAS, COMMONWEALTH LAND TITLE COMPANY, is the present Trustee of record under that certain Deed of Trust executed on APRIL 27, 1997. BY LUELLA C. DEVER, AN UNMARRIED WOMAN as Trustor(s), to COMMONWEALTH LAND TITLE, as Trustee, recorded on APRIL 29, 1997 as Instrument No.0411506 BOOK #0497 PAGE #4591 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 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 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 **DECEMBER 4, 2001.**

MATRIX CAPITAL BANK,

FEDERALLY CHARTERED BANK

BY

BRUCE E. BEVERLY, SENIOR VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

"OFFICIAL SEAL"
Hope L. Persons
Notary Public-Arizona
Maricopa County
My Commission Expires 12/28/2004

ON DECEMBER 4, 2001 before

me, the undersigned, a Notary Public in and for 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.

Hope L. Persons NOTARY PUBLIC

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO

NAME

ADDRESS

CITY

STATE

ZIP

REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2001 DEC 27 AM 10: 38

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SPACE ABOVE

LINDA SLATER
RECORDER

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