

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Loan # 0304789  
APN: 29 204 04

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION, ATTORNEY IN FACT FOR: FEDERAL HOME LOAN MORTGAGE CORPORATION, is the present Trustee of record under that certain Deed of Trust executed on MARCH 21, 1988 between CLIFFORD V CLARK AND ALICE GERTRUDE CLARK HUSBAND AND WIFE AS JOINT TENANTS as Trustor(s), and WESTERN TITLE COMPANY INC as Trustee, recorded on MARCH 25, 1988 as Instrument No. 175031, Book 388, Page 3269 of Official Records in the Office of the County Records of DOUGLAS County, Nevada.

AND WHEREAS, the undersigned, MATRIX FINANCIAL SERVICES CORPORATION, ATTORNEY IN FACT FOR: FEDERAL HOME LOAN MORTGAGE 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 WESTERN TITLE COMPANY 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 SERVICES, ATTORNEY IN FACT FOR: FEDERAL HOME LOAN MORTGAGE 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.

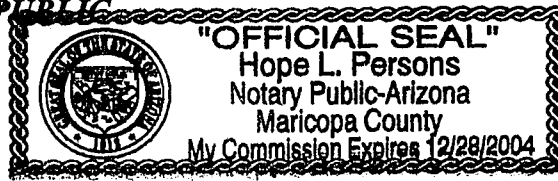
Dated this APRIL 26, 2002\_\_ MATRIX FINANCIAL SERVICES CORPORATION  
ATTORNEY IN FACT FOR: FEDERAL HOME  
LOAN MORTGAGE CORPORATION

*Bruce E Beverly*  
BRUCE E BEVERLY, SENIOR VICE PRESIDENT

STATE OF ARIZONA  
COUNTY OF MARICOPA

On APRIL 26, 2002, 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.

*Hope L. Persons*  
NOTARY PUBLIC



WHEN RECORDED RETURN TO :  
MATRIX FINANCIAL SERVICES CORPORATION  
2133 WEST PEORIA  
PHOENIX, AZ. 85029  
PREPARED BY: VICKI DE VRIES

MAIL TAX STATEMENTS TO:  
J W CLARK.  
1376 A/B KEMMERLING ROAD  
GARDNERVILLE, NV 89410

REQUESTED BY  
*Placer Title*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 NOV 18 AM 11:11

LINDA SLATER  
RECORDER

\$ 17.00 PAID *KJ* DEPUTY

0558035  
BK 1102 PG 06926