

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

020806491

Loan # 0711342

APN: 0000-21-051-270

WHEREAS, **MATRIX CAPITAL BANK** is the present Trustee of record under that certain Deed of Trust executed on **MAY 27, 1997** between **RICK DE CARLO AND CINDY DE CARLO, HUSBAND AND WIFE AS JOINT TENANTS** as Trustor(s), and **STEWART TITLE INSURANCE CO.** as Trustee, recorded on **MAY 28, 1997** as Instrument No. **0413529**, Book **0597**, Page **4821** 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 INSURANCE CO.** 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.

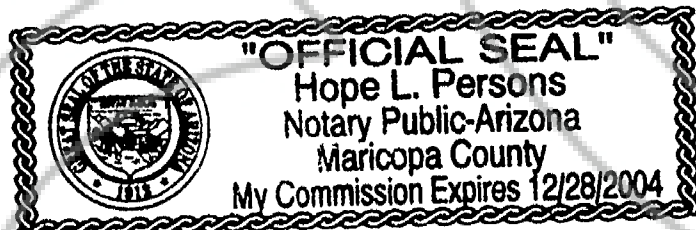
Dated this **OCTOBER 10, 2002**

**MATRIX CAPITAL BANK**

*Gayle E. Chambers*  
**GAYLE E. CHAMBERS, VICE PRESIDENT**

STATE OF ARIZONA  
COUNTY OF MARICOPA

On **OCTOBER 10, 2002**, before me, the undersigned, a Notary Public in and or said County and State, personally appeared **GAYLE E. CHAMBERS, 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**

SPACE BELOW THIS LINE FOR RECORDERS USE

WHEN RECORDED RETURN TO:  
MATRIX FINANCIAL SERVICES CORPORATION  
2133 W. PEORIA  
PHOENIX, AZ. 85029

MAIL TAX STATEMENT TO:  
RICK DE CARLO  
1318 JACKIE LANE  
MINDEN, NV 89423

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

2003 MAR 14 AM 11:20

WERNER CHRISTEN  
RECORDER

\$17.00 PAID *kg* DEPUTY

0569991

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