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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan # **0710073**

APN: **13-233-08**

WHEREAS, **MATRIX CAPITAL BANK** is the present Trustee of record under that certain Deed of Trust executed on **DECEMBER 17, 1996** between **IRVING L. KLOUSIA JR. AND HELEN O. KLOUSIA HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** as Trustor(s), and **FIRST CENTENNIAL TITLE** as Trustee, recorded on **DECEMBER 30, 1996** as Instrument No. **403819**, Book **1296**, Page **4693** 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 **FIRST CENTENNIAL 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.

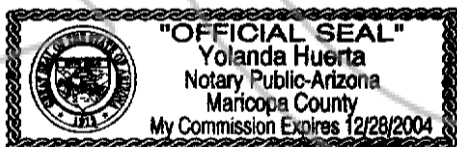
Dated this **MAY 31, 2003**

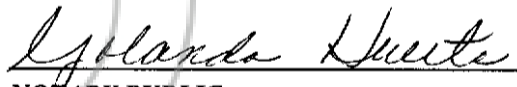
MATRIX CAPITAL BANK


GAYLE E. CHAMBERS, SENIOR VICE PRESIDENT

STATE OF ARIZONA
COUNTY OF MARICOPA

On **MAY 31, 2003**, before me, the undersigned, a Notary Public in and or said County and State, personally appeared **GAYLE E. CHAMBERS, 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.




NOTARY PUBLIC

SPACE BELOW THIS LINE FOR RECORDERS USE

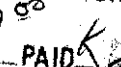
WHEN RECORDED RETURN TO:
✓ **MATRIX FINANCIAL SERVICES CORPORATION**
2133 W. PEORIA
PHOENIX, AZ. 85029

MAIL TAX STATEMENT TO:
I. KLOUSIA JR
937 VASSAR STREET
CARSON CITY, NV 89705

REQUESTED BY
Matrix Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JUN -9 PM 2: 38

WERNER CHRISTEN
RECORDER

\$ 17⁰⁰ PAID  DEPUTY

0579330

BK 0603 PG 03770

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Loan # 0710073

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

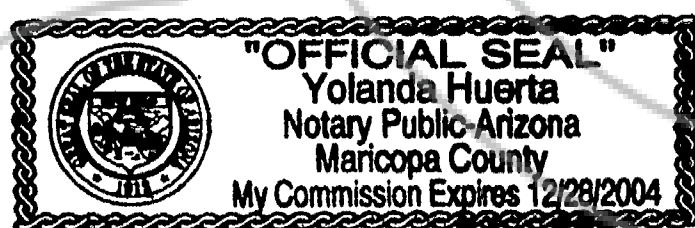
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Dated this **MAY 31, 2003****MATRIX CAPITAL BANK**

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

STATE OF ARIZONA
COUNTY OF MARICOPA

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Yolanda Huerta
NOTARY PUBLIC

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WERNER CHRISTEN
RECORDER

\$ 17.00 PAID *KJ* DEPUTY

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BK 0603 PG 03770