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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2003 SEP -3 AM 10: 23

WERNER CHRISTEN RECORDER

PAID BC DEPUTY

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

MAIL TAX STATEMENT TO:
PATRICK M. NEAL Y AND CHARLEEN K. NEALY
1271 BRIDLE WAY
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

APN: 1420-33-213-023

Loan #2063851

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on MAY 22, 2002 between PATRICK M. NEALY AND CHARLEEN K. NEALY, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor(s), and OLD REPUBLIC TITLE COMPANY OF NEVADA as Trustee, recorded on MAY 29, 2002 as Instrument No. 543302, Book 0502, Page 8988 of Official Records in the Office of the County Records of DOUGLAS County, Nevada.

AND WHEREAS, the undersigned, *MATRIX FINANCIAL SERVICES*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 OLD REPUBLIC TITLE

COMPANY OF NEVADA 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* 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 8*, 2003

MATRIX FINANCIAL SERVICES CORPORATION

GAYLE E CHAMEBRS, SENIOR VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On AUGUST 8, 2003, before me, the undersigned, a Notary Public in and or said County and State, personally appeared GAYLE E. CHAMEBRS, 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"
Yolanda Huerta
Notary Public-Arizona
Maricopa County
My Commission Expires 12/28/2004

LJolanda Luceta NOTARY

0588552