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

2004 JAN 13 AM 8:53

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID *K2* DEPUTY

MATRIX FINANCIAL SERVICES CORPORATION
2133 W. PEORIA
PHOENIX, AZ. 85029

MAIL TAX STATEMENT TO:
J BETTS
1336 HONEYBEE
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

APN: 1220-21-610-070

Loan # 0746141

WHEREAS, **MATRIX CAPITAL BANK ACTING AS POWER OF ATTORNEY FOR HARBOR FINANCIAL MORTGAGE CORPORATION AND/OR HARBOR FINANCIAL GROUP, INC., NAF, INC., HAMILTON FINANCIAL SERVICES CORP., CALCAP, INC. AND COMMUNITY NATIONAL MORTGAGE CORP.** is the present Trustee of record under that certain Deed of Trust executed on **AUGUST 21, 1986** between **JAMES B. BETTS AND JOHN T. KOGURA** as Trustor(s), and **SILVER STATE TITLE AND ESCROW** as Trustee, recorded on **SEPTEMBER 3, 1986** as Instrument No. **140253**, Book **1986**, Page **NA** of Official Records in the Office of the County Records of **DOUGLAS** County, Nevada;

AND WHEREAS, the undersigned, **MATRIX CAPITAL BANK ACTING AS POWER OF ATTORNEY FOR HARBOR FINANCIAL MORTGAGE CORPORATION AND/OR HARBOR FINANCIAL GROUP, INC., NAF, INC., HAMILTON FINANCIAL SERVICES CORP., CALCAP, INC. AND COMMUNITY NATIONAL MORTGAGE CORP.** 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 **SILVER STATE TITLE AND ESCROW** 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 ACTING AS POWER OF ATTORNEY FOR HARBOR FINANCIAL MORTGAGE CORPORATION AND/OR HARBOR FINANCIAL GROUP, INC., NAF, INC., HAMILTON FINANCIAL SERVICES CORP., CALCAP, INC. AND COMMUNITY NATIONAL MORTGAGE CORP.** 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 **JANUARY 5, 2004**.

MATRIX CAPITAL BANK ACTING AS POWER OF ATTORNEY FOR HARBOR FINANCIAL MORTGAGE CORPORATION AND/OR HARBOR FINANCIAL GROUP, INC., NAF, INC., HAMILTON FINANCIAL SERVICES CORP., CALCAP, INC. AND COMMUNITY NATIONAL MORTGAGE CORP. RECORDED ON 12-7-01 IN DOCUMENT # 0529595 BOOK #1201 PAGE #2368

Gayle Chambers
GAYLE E. CHAMBERS, VICE PRESIDENT

STATE OF ARIZONA
COUNTY OF MARICOPA

On **JANUARY 5, 2004**, 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.



Tami K. Ward
NOTARY PUBLIC

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