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

2004 MAR 22 AM 11:45

WERNER CHRISTEN  
RECORDER

\$ 17.50 PAID K2 DEPUTY

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

MAIL TAX STATEMENT TO:  
T. GARRETT  
1431 SANDSTONE DR  
WELLINGTON, NV 89444

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

APN: 37-392-02

LOAN #0962656

WHEREAS, **MATRIX FINANCIAL SERVICES CORPORATION** is the present Trustee of record under that certain Deed of Trust executed on **OCTOBER 25, 1999** between **THOMAS A. GARRETT AND JULIE M. GARRETT HUSBAND AND WIFE** as Trustor(s), and **TRANSNATION TITLE** as Trustee, recorded on **NOVEMBER 2, 1999** as Instrument No. **0479929**, Book **1199**, Page **0373** 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 **TRANSNATION 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 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 **MARCH 15, 2004**

**MATRIX FINANCIAL SERVICES CORPORATION**

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

STATE OF ARIZONA  
COUNTY OF MARICOPA

On **MARCH 15, 2004**, 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.

*Yolanda Huerta*  
NOTARY



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