SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

<u>Loan #</u> <u>0618744</u>

WHEREAS, MATRIX FINANCIAL SERVICES CORPORATION is the present Trustee of record under that certain Deed of Trust executed on JANUARY 28, 1993 between GLEN W HARPER AND CLARA M HARPER HUSBAND AND WIFE as Trustor(s), and STEWART TITLE GUARANTY COMPANY as Trustee, recorded on FEBRUARY 11, 1993 as Instrument No. 099905, Book 104, Page 629 of Official Records in the Office of the County Records of LINCOLN 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 STEWART TITLE GUARANTY COMPANY 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.

Parcel ID# 2-153-15

Dated this <u>JANUARY 15, 2001</u>   *MATRIX FINANCIAL SERVICES CORPORATION*

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BRUCE E BEVERLY, SENIOR VICE PRESIDENT

STATE OF ARIZONA
COUNTY OF MARICOPA

On *JANUARY 15, 2001, before me, the undersigned, a Notary Public in and or said County and State, personally appeared* BRUCE E BEVERLY, 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.*

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REBECCA GRAHAM   NOTARY PUBLIC

WHEN RECORDED MAIL TO: NAME: MATRIX FINANCIAL SERVICES CORP. ADDRESS : 2133 W. PEORIA CITY: PHOENIX STATE: AZ. ZIP: 85029 PREPARED BY: VICKI DE VRIES	NO. __115918__ FILED AND RECORDED AT REQUEST OF COW COUNTY TITLE FEBRUARY 1, 2001 AT 21 MINUTES PAST 02 O'CLOCK PM IN BOOK 153 OF OFFICIAL RECORDS PAGE 142 LINCOLN COUNTY, NEVADA. LESLIE BOUCHER COUNTY RECORDER BY Teresa Seavers, deputy

SPACE ABOVE THIS LINE FOR RECORDER'S USE

BOOK 153 PAGE 142