

November 16, 2000

RECORDING REQUESTED BY:
Provident Funding Associates, L.P.
1235 N. Dutton Avenue
Santa Rosa, CA. 95401
0709010080

WHEN RECORDED, MAIL TO:
TOBY T. BALY
PMB #517
930 TAHOE BLVD, #802
INCLINE VILLAGE NV 89451

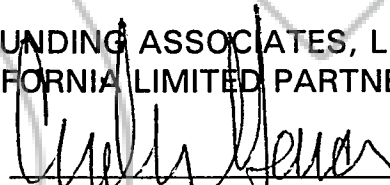
SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

The undersigned, present Beneficiary under that certain Deed of Trust executed by TOBY T. BALY Trustor to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION as original Trustee and recorded on 2-18-99 as Instrument No.99-0461451 APN 19-182-01 In Book 299, Page 3767-3776, of Official Records of DOUGLAS County, NEVADA, hereby substitutes **Provident Funding Associates, L.P. A California Limited Partnership** as the new and substituted Trustee thereunder in accordance with the terms and provisions contained therein, whose address is 1622 CORPORATE CIRCLE, PETALUMA, CA 94954 and

As such duly appointed and substituted Trustee thereunder, the undersigned **DOES HEREBY RECONVEY** to the person or persons legally entitled thereto, without warranty all the estate, title and interest acquired by the original Trustee and by the undersigned as the said substituted Trustee under said Deed of Trust. Wherever the text of this document so requires, the singular includes the plural.

DATED: November 16, 2000

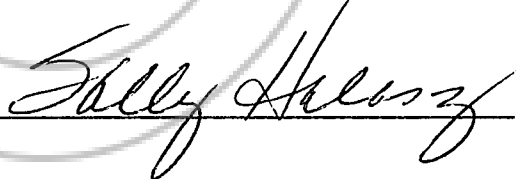
PROVIDENT FUNDING ASSOCIATES, L.P.
A CALIFORNIA LIMITED PARTNERSHIP

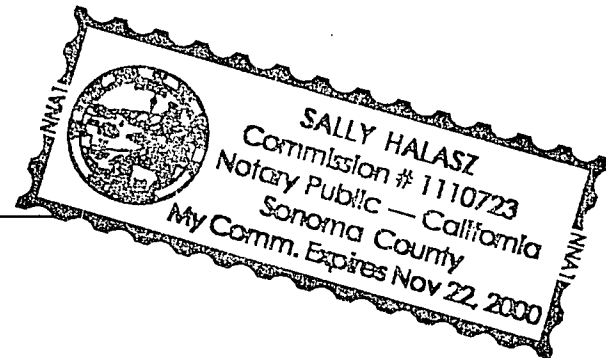

Cindy Garcia, Assistant Vice President
Phone # (800) 696-8199

STATE OF CALIFORNIA
COUNTY OF SONOMA

On 11-16-00 before me SALLY HALASZ
Personally appeared Cindy Garcia Personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that his /her/their signature (s) on the instrument the person (s) or the entity upon behalf of which the person (s) acted, executed a the instrument.

WITNESS my hand and official seal.

Signature  Date 11-16-00



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COPY

REQUESTED BY
Provident Funding
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 DEC 18 AM 10: 20

LINDA SLATER
RECORDER

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