

18  
March 19, 2002

RECORDING REQUESTED BY:  
Provident Funding Associates, L.P.  
1235 N. Dutton Avenue  
Santa Rosa, CA. 95401  
3711040057

✓ WHEN RECORDED, MAIL TO:  
CARL D. LUOMA  
1015 STARSHINE COURT  
CARSON CITY NV 89705

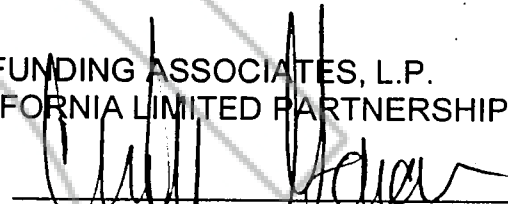
**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

The undersigned, present Beneficiary under that certain Deed of Trust executed by CARL D. LUOMA AND BETTY LUOMA HUSBAND AND WIFE Trustor to MARQUIS TITLE & ESCROW, INC. as original Trustee and recorded on 5/15/2001 as Instrument No. 0514207 In Book 501, Page 4367-4383, of Official Records of Douglas County, NV, 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 1235 N. Dutton Ave. Suite E. Santa Rosa, CA. 95401 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: March 19, 2002

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

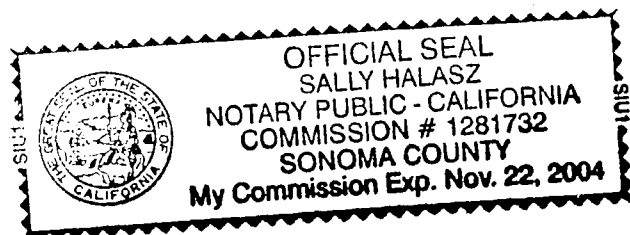
  
Cindy Garcia, Assistant Vice President  
Phone # (800) 696-8199 Ext. 810

STATE OF CALIFORNIA  
COUNTY OF SONOMA

On March 19, 2002 before me Sally Halasz  
Personally appeared Cindy Garcia AVP 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 March 19, 2002



0538036

BK 0302 PG 09990

COPY

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

2002 MAR 27 AM 10: 29

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID *KJ* DEPUTY

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