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

WHEN RECORDED MAIL TO: ROBERT G. SAINTEY 1238 CENTERVILLE LANE GARDNERVILLE, NV 89410

## SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3711060021

APN # 1220-09-301-002

08/20/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by ROBERT G. SAINTEY AND LAURA A. BRENT, HUSBAND AND WIFE, Trustor, to MARQUIS TITLE & ESCROW, INC., as original Trustee, and recorded on 07/30/2001 as Instrument No. 0519498 in Book 0701, Page 7764-7777, of the 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 1235 N. Dutton Ave., Suite E., Santa Rosa, CA 95401, and as such duly appointed and substituted Trustee thereunder, the undersigned hereby states that all sums secured by said Deed of Trust have been fully paid and satisfied and hereby reconveys to the person or persons legally entitled thereto, without warranty, all of the estate, title and interest acquired by the original Trustee and by the undersigned as the substituted Trustee under the Deed of Trust. The singular includes the plural wherever the text of this document so requires.

Dated: 08/20/2002

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

Denise Jamison, Assistant Vice President (800) 696-8199, Ext. 802

STATE OF CALIFORNIA COUNTY OF SONOMA

SS

On 08/20/2002 before me Michele DiTomaso, Notary Public, personally appeared Denise Jamison, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she executed the same in her authorized capacity as Assistant Vice President on behalf of Provident Funding Associates, L.P., and that by her signature on this instrument Provident Funding Associates, L.P., executed this instrument.

WITNESS my hand and official seal this day

Michele DiTomaso, California Notary Public

My commission expires 01-09-2003

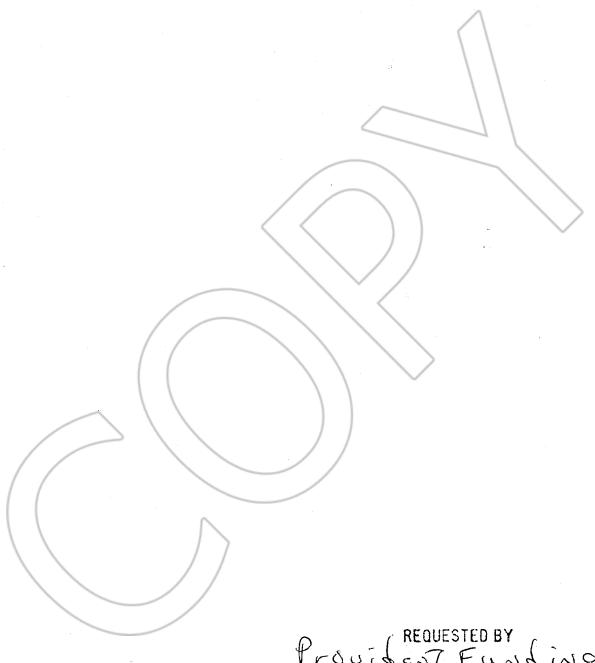
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MICHELE DI TOMASO

COMM. 1207347

NOTARY PUBLIC CALIFORNIA
SONOMA COUNTY
My Comm. Expires Jan. 9, 2003

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IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

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0553284 BK0902PG09922 LINDA SLATER RECORDER