RECORDING REQUESTED BY:

Provident Funding Associates, L.P.
1235 N. Dutton Avenue

Santa Rosa, CA 95401

WHEN RECORDED MAIL TO: RICHARD L CLARK PO BOX 702 GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3712020018

APN # 1220-23-000-011

08/17/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by RICHARD L CLARK AND LAURA LEE CLARK, HUSBAND AND WIFE, Trustor, to MARQUIS TITLE & ESCROW, INC., as original Trustee, and recorded on 02/26/2002 as Instrument No. 535626 in Book 202, Page 8864, 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: 08/17/2002

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

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

STATE OF CALIFORNIA COUNTY OF SONOMA

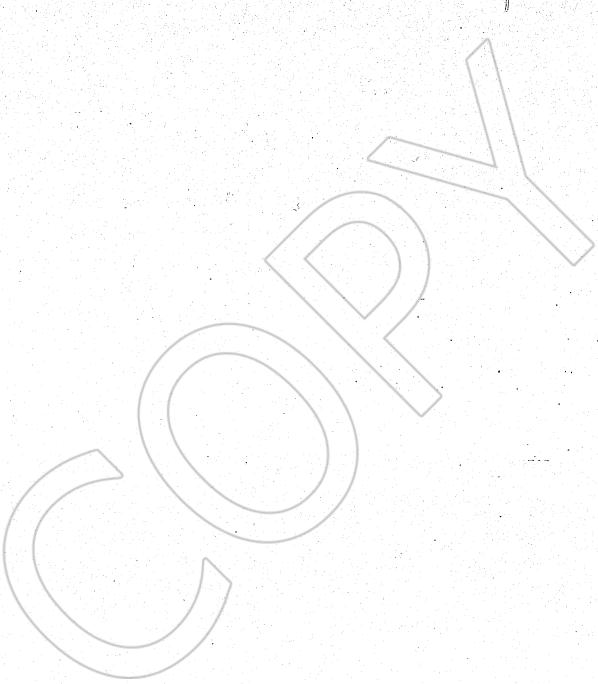
SS.

On 08/17/2002 before me Sally Halasz, Notary Public, personally appeared Cindy Garcia, 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

Sally Halasz, California Notary Public My commission expires 11-22-2004 SALLY HALASZ
COMM. 1281732
NOTARY PUBLIC GALIFORNIA
SONOMA COUNTYMy Comm. Espines Nov. 22, 2004

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Provident Funding

IN OFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

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