

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

WHEN RECORDED MAIL TO:
DUANE A. JOHNSON
1571 SAWMILL ROAD
GARDNERVILLE, NV 89410


SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3711120085 APN # 1320-35-001-038 10/07/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by DUANE A. JOHNSON AND ALMA C. JOHNSON, HUSBAND AND WIFE, Trustor, to STEWART TITLE OF DOUGLAS COUNTY, as original Trustee, and recorded on 01/28/2002 as Instrument No. 533379 in Book 102 , Page 8202, 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: 10/07/2002


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

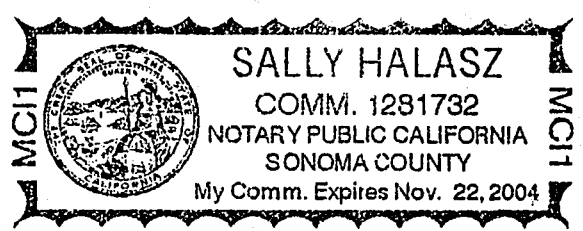

Denise Jamison, Assistant Vice President
(800) 696-8199, Ext. 802

STATE OF CALIFORNIA }
COUNTY OF SONOMA } ss.

On 10/07/2002 before me Sally Halasz, 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


Sally Halasz, California Notary Public
My commission expires 11-22-2004



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BK 1102 PG 01595

COPY

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

2002 NOV -5 AM 11:08

LINDA SLATER
RECORDER

s/18^{SO} PAID 12 DEPUTY

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BK 1102 PG 01596