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

WHEN RECORDED MAIL TO:  
GERALD W. NICKEL  
1246 JACKIE LANE  
MINDEN, NV 89423

**SUBSTITUTION OF TRUSTEE and FULL RELEASE**

Re: Loan # 3712030032

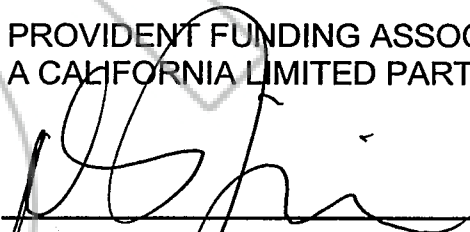
APN # 1420-28-311-009

11/14/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by GERALD W. NICKEL AND BETTE-JO L. NICKEL, HUSBAND AND WIFE, Trustor, to WESTERN TITLE COMPANY, INC., as original Trustee, and recorded on 03/27/2002 as Instrument No. 0538081 in Book 0302 , Page 10199, 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: 11/14/2002

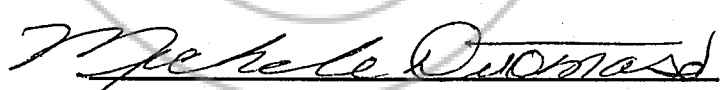
PROVIDENT FUNDING ASSOCIATES, L.P.  
A CALIFORNIA LIMITED PARTNERSHIP

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

STATE OF CALIFORNIA  
COUNTY OF SONOMA } ss.

On 11/14/2002 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



0559765

BK 1202 PG 01566

COPY

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

2002 DEC -4 AM 9: 47

LINDA SLATER  
RECORDER

\$18<sup>00</sup> PAID K2 DEPUTY

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BK 1202 PGO 1567