

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

WHEN RECORDED MAIL TO:
JEREMY HUTCHINGS
1515 HUSSMAN AVENUE
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3711060133

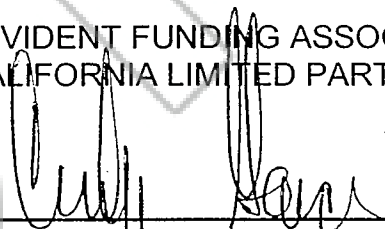
APN # 1320-32-710-009

11/29/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by JEREMY HUTCHINGS , AN UNMARRIED MAN AND FARIN GRAY , AN UNMARRIED WOMAN, Trustor, to STEWART TITLE OF DOUGLAS COUNTY, as original Trustee, and recorded on 07/18/2001 as Instrument No. 0518579 in Book 701 , Page 4436-4449, 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: 11/29/2002


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

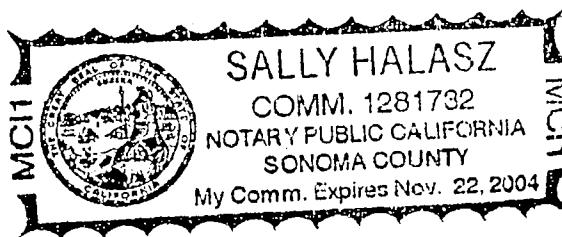

Cindy Garcia, Assistant Vice President
(800) 696-8199, Ext. 810

STATE OF CALIFORNIA } ss.
COUNTY OF SONOMA

On 11/29/2002 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



0560457

BK 1202 PG 05123

COPY

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

2002 DEC 12 AM 9:07

LINDA SLATER
RECORDER

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