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

WHEN RECORDED MAIL TO: WENDELL D CAZIER 770 WHEELER WAY GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3711010082

APN # 1220-21-510-244

11/26/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by WENDELL D CAZIER, AN UNMARRIED MAN, Trustor, to STEWART TITLE OF DOUGLAS COUNTY, as original Trustee, and recorded on 02/14/2001 as Instrument No. 0508694 in Book 0201, Page 2555-2571, 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: 11/26/2002

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 11/26/2002 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.

WITHESS my hand and official seal this day

Sally Halasz, California Notary Public

My commission expires 11-22-2004

SALLY HALASZ

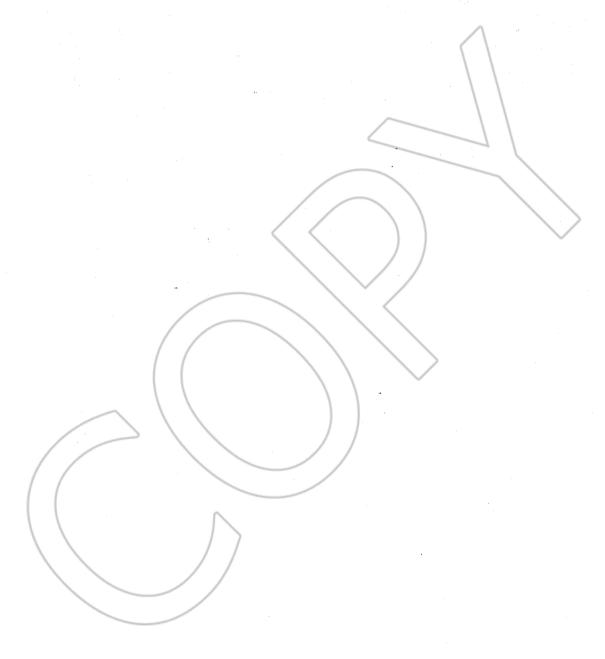
COMM. 1281732

NOTARY PUBLIC CALIFORNIA O

SONOMA COUNTY

My Comm. Expires Nov. 22, 2004

0560458



IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

AM 9: 10 2002 DEC 12

LINDA SLATER
RECORDER

S PAIR

0560458 BK 1202PG05126