

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

✓ WHEN RECORDED MAIL TO:
MICHAEL JAMES HELMS
1259 BRIDAL WAY
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 3711020074

APN # 1420-33-213-026

12/18/2002

The undersigned, the present Beneficiary under that certain Deed of Trust executed by MICHAEL JAMES HELMS, AN UNMARRIED MAN, Trustor, to FIRST AMERICAN TITLE COMPANY, as original Trustee, and recorded on 03/01/2001 as Instrument No. 0509644 in Book 0301, Page 0170, 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: 12/18/2002

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

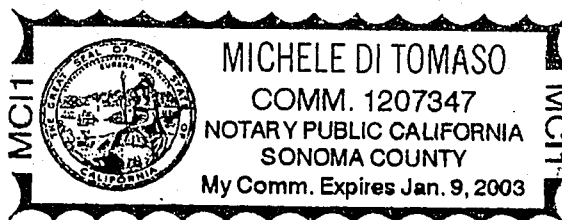

Denise Jamison, Assistant Vice President
(800) 696-8199, option #1

STATE OF CALIFORNIA }
COUNTY OF SONOMA } ss.

On 12/18/2002 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



COPY

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

2002 DEC 27 AM 8: 56

LINDA SLATER
RECORDER

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