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

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WHEN RECORDED MAIL TO:
Mail Tax Statements To:
DANIEL R GRAHAM
DEBORAH D GRAHAM
982 FIELDGATE WAY
GARDNERVILLE, NV 89410

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3711100105 Parcel# 1220-16-112-002
Property: 982 FIELDGATE WAY , GARDNERVILLE, 89410

The undersigned, the present Beneficiary under that certain Deed of Trust executed by DANIEL R GRAHAM HUSBAND AND WIFE DEBORAH D GRAHAM, Trustor, to WESTERN TITLE COMPANY, INC., as original Trustee, and recorded on 11/30/2001 as Instrument No. 0529008 in Book 1101, Page 138, of the Official Records of DOUGLAS county, NV, 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 Avenue, Suite E., Santa Rosa, CA 95401, 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: 02/26/2003

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

SUSAN TAMBOUR

NOTARY PUBLIC - CALIFORNIA Sonoma County My Comm. Expires Oct. 29, 2006

By: \_

Name: Benise Jamison

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On February 26, 2003 before me Susan Tamboury personally appeared Denise Jamison, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his /her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed this instrument.

WITNESS my hand and official seal.

Susan Tamboury, California Notary Public

My Commission Expires: 10/29/2006

Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401

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IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA 2003 MAR 17 AM 10: 33 WERNER CHRISTEN RECORDER

S /8 PAID / DEP 0570130 BK0303PG06825