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

Santa Rosa, CA 95401

WHEN RECORDED MAIL TO: Mail Tax Statements To: H. LOUIS CHATIN MARCIA M. CHATIN 3498 ALPINE VIEW COURT CARSON CITY, NV 89705

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Parcel# 1419-11-002-005 Loan # 1812020008 Property: 3498 ALPINE VIEW COURT, CARSON CITY, 89705

The undersigned, the present Beneficiary under that certain Deed of Trust executed by H. LOUIS CHATIN HUSBAND AND WIFE MARCIA M. CHATIN, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 04/02/2002 as Instrument No. 0538597 in Book 0402, Page 00596, 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: 02/20/2003

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

By: Name: Cindy Garcia

Title: Assistant Vice President

STATE OF CALIFORNIA **COUNTY OF SONOMA**

On February 20, 2003 before me Sally Halasz personally appeared Cindy Garcia, 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.

Sally Halasz, California Notary Public

My Commission Expires: 11/22/2004

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

0570973 BK0303PG10673

