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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:  
**FRANKLIN D. FLANNAGAN**  
**CAROL J. CROTHERS**  
**2775 GORDON AVENUE**  
**MINDEN, NV 89423**

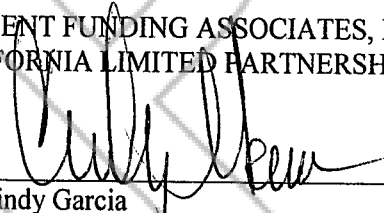
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 708100557 Parcel# 21-160-46  
Property: 2775 GORDON AVENUE , MINDEN, 89423

The undersigned, the present Beneficiary under that certain Deed of Trust executed by **FRANKLIN D. FLANNAGAN CAROL J. CROTHERS** , Trustor, to **FIRST AMERICAN TITLE COMPANY**, as original Trustee, and recorded on 12/18/1999 as Instrument No. 456916 in Book 1298, Page 46624671, 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: 12/27/2002


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

By:   
Name: Cindy Garcia  
Title: Assistant Vice President

STATE OF CALIFORNIA  
COUNTY OF SONOMA

On December 27, 2002 before me Michele Di Tomaso 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.

  
Michele Di Tomaso, California Notary Public  
My Commission Expires: 01/09/2003



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

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COPY

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

2003 MAY 15 PM 2: 18

WERNER CHRISTEN  
RECORDER

\$ *18.00* PAID *K2* DEPUTY

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