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: APN: 1320-35-001-038

DUANE A. JOHNSON ALMA C. JOHNSON 1571 SAWMILL ROAD GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # **1812080637** Parcel# **1320-35-001-038** Property: 1571 SAWMILL ROAD , GARDNERVILLE, 89410

Provident Funding Associates, L.P., a California limited Partnership, the present Beneficiary under that certain Deed of Trust executed by DUANE A. JOHNSON HUSBAND AND WIFE ALMA C. JOHNSON, Trustor, in the amount of \$201,000.00 to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 10/04/2002 as Instrument No. 553977 in Book 1002, Page 2005, 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: 03/18/2003

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

Name: Denise Jam/son

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On March 18, 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.

Man 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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SUSAN TAMBOURY
Comm. # 1382349
NOTARY PUBLIC-CALIFORNIA
Sonoma County
My Comm. Expires Oct. 29, 2006



BK 0503 PG 07822