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:
JOHN F. YURTINUS
SHARON L. YURTINUS
1341 SANTA CRUZ DRIVE
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3711060142 Parcel# 1420-21-810-012 Property: 1341 SANTA CRUZ DRIVE, MINDEN, 89423

The undersigned, the present Beneficiary under that certain Deed of Trust executed by JOHN F. YURTINUS SHARON L. YURTINUS, Trustor, to STEWART TITLE OF DOUGLAS COUNTY, as original Trustee, and recorded on 07/17/2001 as Instrument No. 0518507 in Book 701, Page 4079-4092, 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: 03/11/2003

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

Name: Cindy Garcia

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On March 11, 2003 before me Susan Tamboury 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.

Susan Tamboury, California Notary Public My Commission Expires: 10/29/2006 SUSAN TAMBOURY
Comm. # 1382349
NOTARY PUBLIC - CALIFORNIA
County of Sonoma
My Comm. Expires Oct. 29, 2006

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

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