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: 1220-21-710-012

CHERYL A. MILLER
WELCOME L. FRALEY, III
691 JOETTE DRIVE
GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # **3711070025** Parcel# **1220-21-710-012** Property: 691 JOETTE DRIVE, GARDNERVILLE, 89410

The undersigned, the present Beneficiary under that certain Deed of Trust executed by CHERYL A.

MILLER AN UNMARRIED WOMAN WELCOME L. FRALEY, III AN UNMARRIED MAN, Trustor, to
STEWART TITLE OF DOUGLAS COUNTY as original Trustee and recorded on 07/25/2001 as Instrument No.
0519122 in Book 0701, Page 6405, of the Official Records of DOUGLAS County, NV, here by 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 #., 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: 04/24/2003

PROVIDENT FUNDING ASSOCIATES, L.P. A CALIFORNIA L'IMITED PARTNERSHIP

By:

Name. Denise Jamison
Title: Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On April 24, 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.

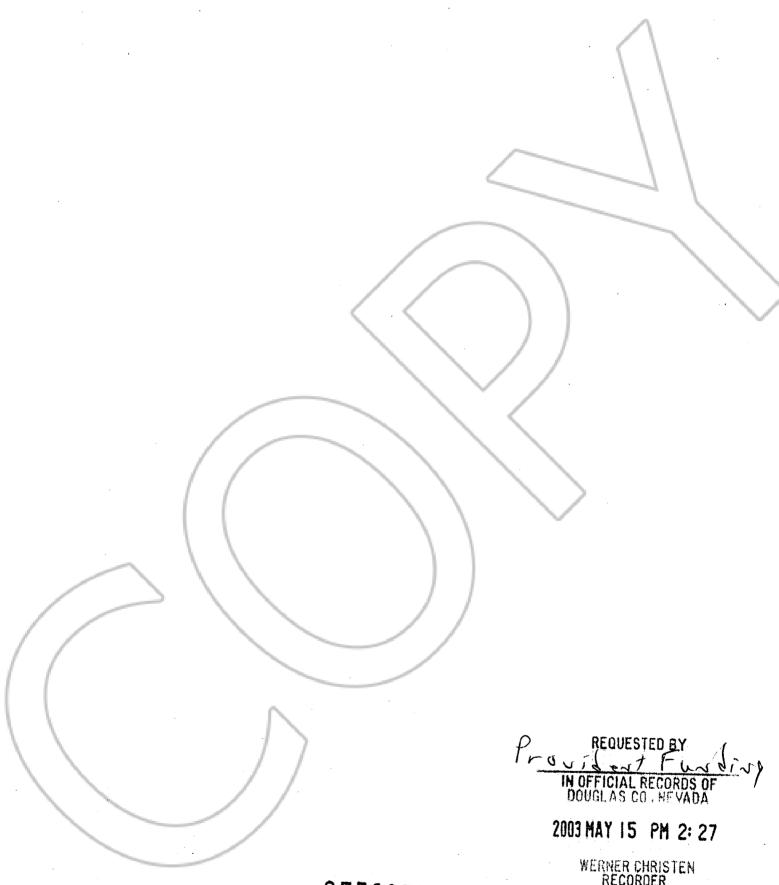
WITNESS my hand and official seal.

Susan Tamboury, California Notary Public

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

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

0576974 BK0503PG07831



0576974 BK 0503PG 07832 WERNER CHRISTEN
RECORDER
PAID DEPUTY