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: 19-042-39

JOHN L MCGANN, III, CATHERINE MCGANN, 1306 FOOTHILL ROAD **GARDNERVILLE, NV 89410** DOUGLAS CO., NEVADA

2003 AUG 28 AH II: 47

WERNER CHRISTEN RECORDER

\$ 17 PAID K & DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 0311020149

Parcel# 19-042-39

Property: 1306 FOOTHILL ROAD, GARDNERVILLE, 89410

The undersigned, the present Beneficiary under that certain Deed of Trust executed by JOHN L MCGANN, III, CATHERINE MCGANN, HUSBAND AND WIFE, AS JOINT TENANTS, Trustor, to FIRST AMERICAN TITLE COMPANY as original Trustee and recorded on 02/28/2001 as Instrument No. 0509584 in Book 0201, Page 6174-6187, 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 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: 06/19/2003

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

SUSAN TAMBOURY Comm. # 1382349

NOTARY PUBLIC - CALIFORNIA County of Sonoma My Comm. Expires Oct. 29, 2006

By:

Name: Cindy Garcia

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On June 19, 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 ary hand and official seal

Susan Tamboury, California Notary Public

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