Provided Funting
IN OFFICIAL RECORDS OF
DOUGLAS CO. MEVADA

2003 AUG 28 AM II: 47

WERNER CHRISTEN RECORDER

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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: APN: 1221-19-002-022

ROY D. FRANCIS ELISABETH L. FRANCIS 641 MEGAN COURT GARDNERVILLE, NV 89410

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3712030005 Parcel# 1221-19-002-022 Property: 641 MEGAN COURT, GARDNERVILLE, 89410

The undersigned, the present Beneficiary under that certain Deed of Trust executed by ROY D. FRANCIS HUSBAND AND WIFE ELISABETH L. FRANCIS, Trustor, to STEWART TITLE OF DOUGLAS COUNTY as original Trustee and recorded on 04/01/2002 as Instrument No. 538538 in Book 402, Page 300, 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: 04/28/2003

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

Name: Cindy Garcia
Title: Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On April 28, 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

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