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: 1318-15-111-005

JOHN A MYERS, THERESA R. MYERS, P.O. BOX 11994 **ZEPHYR COVE, NV 89448**

2004 APR 19 PM 12: 41

WERNER CHRISTEN RECORDER

DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3713040042

Parcel# 1318-15-111-005

Property: 191 LAKE SHORE BLVD UNIT 56, ZEPHYR COVE, 89448

WHEREAS, JOHN A MYERS, THERESA R. MYERS, HUSBAND AND WIFE, was the original Trustor, FIRST AMERICAN TITLE COMPANY was the original Trustee and Mortgage Electronic Registration System, Inc. ("MERS"), as nominee for Provident Funding Associates, L.P., (Beneficiary) under that Deed of Trust dated 5/1/2003 in the amount of \$203,000.00, and recorded on 5/8/2003 as Instrument No. 0576094 in Book 0503, Page 03965, of the Official Records of DOUGLAS county, NV, and

WHEREAS, MERS as nominee for Provident Funding Associates, L.P. desires to substitute Provident Funding Associates, L.P., a California limited Partnership, as the new Trustee under said Deed of Trust; and WHEREAS, FIRST AMERICAN TITLE COMPANY, as Trustee under the Deed of Trust desires to reconvey

NOW, THEREFORE: MERS does herby substitute Provident Funding Associates, L.P., a California limited Partnership, as the Trustee under the Deed of Trust.

Provident Funding Associates, L.P., a California limited Partnership, as Trustee, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate held by in thereunder.

Dated 04/13/2004

Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P.

Name: Aaron Want

Title: Assistant Secretary

STATE OF CALIFORNIA

Provident Funding Associates, L.P., a California

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

Limited Partnership

By: Name: Aaron Want

Title: Assistant Vice President

COUNTY OF SONOMA

On 04/13/2004 before me Susan Tamboury personally appeared Aaron Want, 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

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

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