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: 1320-26-002-009

BRADLEY C. HOLLANDER, 1780 BOBCAT ROAD

GARDNERVILLE, NV 89410

2004 APR 26 AM 9: 13

WERNER CHRISTEN RECORDER

DEPUTY.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3711100184

Parcel# 1320-26-002-009

Property: 1780 BOBCAT ROAD, GARDNERVILLE, 89410

WHEREAS, BRADLEY C. HOLLANDER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY , was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY 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 12/7/2001 in the amount of \$261,100.00, and recorded on 12/17/2001 as Instrument No. 0530289 in Book 1201, Page 5506, 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, STEWART TITLE OF DOUGLAS COUNTY, 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 04/15/2004

By:

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

Name: Casey Williams

Title: Assistant Secretary

STATE OF CALIFORNIA COUNTY OF SONOMA

Provident Funding Associates, L.P., a California Limited Partnership

By: Name: Casey Williams

Title: Assistant Vice President

SALLY HALASZ COMM, 1281732 IOTARY PUBLIC CALIFORNIA SONOMA COUNTY My Comm. Expires Nov. 22, 2004

On 04/15/2004 before me Sally Halasz personally appeared Casey Williams, 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.

Sally Halasz, California Notary Public My Commission Expires: 11/22/2004

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

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