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: 1321-32-001-006

KATHIE MARY HUDSON, 2351 JUNIPER ROAD **GARDNERVILLE, NV 89410**

2004 AUG -6 AM 8: 01

WERNER CHRISTEN RECORDER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3713030060

Parcel# 1321-32-001-006

Property: 2351 JUNIPER ROAD, GARDNERVILLE, 89410

WHEREAS, KATHIE MARY HUDSON, A MARRIED WOMAN, 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 4/10/2003 in the amount of \$234,500.00, and recorded on 4/18/2003 as Instrument No. 0574069 in Book 0403, Page 09332, of the Official Records of DOUGLAS county, NV, and

WHEREAS, Mortgage Electronic Registration Systems, Inc. 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

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 07/27/2004

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: \angle

Name: Casey Williams

Title. Assistant Vice President

RENEE PARKER

COMM. #1440258 OTARY PUBLIC -CALIFORNIA SONOMA COUNTY My Comm. Expires Sept. 19, 2007

On 07/27/2004 before me Renee Parker 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.

Renee Parker, California Notary Public

My Commission Expires: 9/19/2007 Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401

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