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REQUESTED BY
Provident Funding
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 DEC 13 PM 12:50

WERNER CHRISTEN
RECORDER

\$17⁰⁰ PAID *KJ* DEPUTY

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: 1420-33-312-067
MARK S. KRATZ,
1319 WRANGLER CIRCLE
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3712080052 Parcel# 1420-33-312-067
Property: 1319 WRANGLER CIRCLE , MINDEN, 89423

WHEREAS, **MARK S. KRATZ, AN UNMARRIED MAN** , 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 9/12/2002 in the amount of \$125,000.00, and recorded on 9/18/2002 as Instrument No. 0552427 in Book 0902, Page 05793, 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 reconvey

NOW, THEREFORE: MERS does hereby 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 12/3/2004
Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P.

By: *Bonnie Davis*
Name: **Bonnie Davis**
Title: **Assistant Secretary**

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

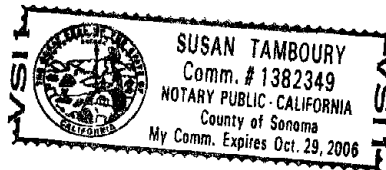
By: *Bonnie Davis*
Name: **Bonnie Davis**
Title: **Assistant Vice President**

STATE OF CALIFORNIA
COUNTY OF SONOMA

On 12/3/2004 before me Susan Tamboury personally appeared Bonnie Davis, 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
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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