

RECORDING REQUESTED BY:

Provident Funding Associates, L.P.
PO Box 5913
Santa Rosa, Ca 95402-5913
Phone (707) 547-4050

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 1 Fee: 17.00
BK-0405 PG- 6341 RPTT: 0.00



WHEN RECORDED, MAIL TO:

Mail Tax Statements To: APN: 0552020110
JOANN H. DOHALLOW
P.O. BOX 11519
ZEPHYR COVE, NV 89448

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan#: 4511080020 Parcel#: 0552020110
Property: 635 RIVEN ROCK ROAD , ZEPHYR COVE, NV 89448

WHEREAS, Joann H. Dohallow, a single woman, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION was the original Trustee and Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Provident Funding Associates, L.P., (Beneficiary) under that Deed of Trust dated 8/17/2001 in the amount of \$224,600.00, and recorded on 8/27/2001 as instrument No. 0521506 in Book 0801, Page 7339-7354, 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 INSURANCE COMPANY, A CALIFORNIA CORPORATION, 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 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: 4/1/2005.

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

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

By: Susan Walker
Name: Susan Walker
Title: Assistant Secretary

By: Susan Walker
Name: Susan Walker
Title: Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF SONOMA

On 4/1/2005 before me Renee Parker, personally appeared Susan Walker 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 this April 1, 2005

Renee Parker
Renee Parker Notary Public of California
My Commission expires: 9/19/2007

