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: 1220-22-410-074

FREDERIC H. HOWLAND, 1425 SALLY LANE **GARDNERVILLE, NV 89460**

OFFICIAL RECORD Requested By: PROVIDENT FUNDING ASSOCIATES

05/04/2005 09:38 AM Deputy: KLJ

0643459

17.00

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee: BK-0505 PG-01361 RPTT:

DOC



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3713080023 Parcel# 1220-22-410-074 Property: 1425 SALLY LANE, GARDNERVILLE, 89410

WHEREAS, FREDERIC H. HOWLAND, 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 8/26/2003 in the amount of \$156,000.00, and recorded on 9/5/2003 as Instrument No. 0588902 in Book 0903, Page 02278, 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 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 04/18/2005

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

By: Name: Susan Walker Title: Assistant Secretary

STATE OF CALIFORNIA COUNTY OF SONOMA

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

Name: Susan Walker

By:

Title: Assistant Vice President

On 04/18/2005 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.

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

RENEE PARKER COMM. #1440258 TARY PUBLIC -CALIFORNIA

SONOMA COUNTY My Comm. Expires Sept. 19, 2007