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RECORDING REQUESTED BY:

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

WHEN RECORDED, MAIL TO:

Mail Tax Statements To: APN: 142007713009

LAURA A. KARN

985 BLUË RIDGE DRIVE CARSON CITY, NV 89705 DOC # 0715900 01/08/2008 10:24 AM Deputy: 6 OFFICIAL RECORD

Requested By:

PROVIDENT FUNDING ASSOCIATES

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1 Fee:

BK-0108

of 1 Fee: 17.00 PG-1426 RPIT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan#: 3713040085 Parcel#: 142007713009 MIN: 1000179-3713040085-8 MERS Phone: (888) 679-6377 Property: 985 BLUE RIDGE DRIVE , CARSON CITY, NV 89705

WHEREAS, LAURA A. KARN, AN UNMARRIED WOMAN, was the original Trustor, FIRST AMERICAN TITLE COMPANY 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 5/9/2003 in the amount of \$150,500.00, and recorded on 5/16/2003 as instrument No. 0577207 in Book 0503, Page 08994, of the Official Records of Douglas County, NV and

WHEREAS, Mortgage Electronic Registration Systems, Inc. desires to substitute Provident Funding Associates, L.P., a California Limited Partnership, as the new Trustee under said Deed of Trust: and

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: 12/20/2007.

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

By: Name: Cindy Garcia

Title: Assistant Secretary

Provident Funding Associates, L.P. a California limited

By: _____ Name: Cindy Garcia Title: Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 12/20/2007 before me Graham Joseph Allen, Notary Public, personally appeared Cindy Garcia 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 December 20, 2007

Graham Joseph Allen, Notary Public California

My Commission expires: 9/20/2011

GRAHAM JOSEPH ALLEN
Commission # 1769210
Notary Public - California
Sonoma County
MyComm. Expires Sep 20, 2011

Prepared by: Provident Funding Associates, L.P., 1235 N.Dutton, Suite E, Santa Rosa, Ca 95401, by: Cindy Garcia_____