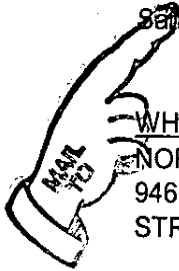


RECORDING REQUESTED BY:
Provident Funding Associates, L.P.
1235 N. Dutton Avenue
Santa Rosa, CA 95401



WHEN RECORDED MAIL TO:
NORBERT J. JAROSCH
946 HARTWOOD DR.
STREAMWOOD, IL 60107

SUBSTITUTION OF TRUSTEE and FULL RELEASE

Re: Loan # 2311523254

APN # 06-25-115-043-0000

6/28/2002

The undersigned, the present Beneficiary under that certain Mortgage executed by NORBERT J. JAROSCH, AN UNMARRIED MAN, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 3/30/2001 as Instrument No. 0010252472 in Book 8396, Page 41, of the Official Records of COOK County, ILLINOIS, hereby substitutes Provident Funding Associates, L.P., a California Limited Partnership, as the new and substituted Trustee thereunder in accordance with the terms and provisions contained therein, whose address is 1235 N. Dutton Ave., Suite E. Santa Rosa, CA 95401, and as such duly appointed and substituted Trustee thereunder, the undersigned hereby states that all sums secured by said Mortgage have been fully paid and satisfied and hereby reconveys to the person or persons legally entitled thereto, without warranty, all of the estate, title and interest acquired by the original Trustee and by the undersigned as the substituted Trustee under the Mortgage. The singular includes the plural wherever the text of this document so requires.

Dated: 6/28/2002

PROVIDENT FUNDING ASSOCIATES, L.P.
A CALIFORNIA LIMITED PARTNERSHIP

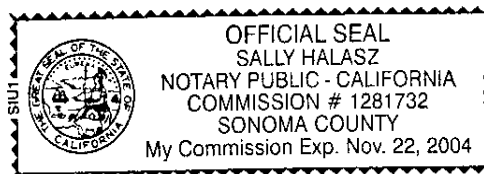
Cindy Garcia, Assistant Vice President
Phone #: (800) 606-8199 Ext. 810

STATE OF CALIFORNIA }
COUNTY OF SONOMA } ss.

On 6/28/2002 before me Sally Halasz, Notary Public, personally appeared Cindy Garcia, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she executed the same in her authorized capacity as Assistant Vice President on behalf of Provident Funding Associates, L.P., and that by her signature on this instrument Provident Funding Associates, L.P., executed this instrument.

WITNESS my hand and official seal this day

Sally Halasz, California Notary Public
My commission expires 11-22-2004



Handwritten notes: 5-48, 2-20, 2-50, my, CB

LOAN NUMBER 2311020254

PROPERTY ADDRESS

946 HARTWOOD DR.
STREAMWOOD, IL 60107

ASSESSOR PARCEL NUMBER 06-25-115-043-0000

LEGAL DESCRIPTION

LOT 179 IN MEADOWS SOUTH PHASE III, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE NORTH WEST QUARTER OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 28 1989 AS DOCUMENT NO. 89089182 IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office