

WHEN RECORDED MAIL TO:

Heritage Bank of Nevada
1401 S. Virginia
Reno, NV 89502

2041965 CD

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, CHRISTOPHER BONAFEDE AND JULIA K. BONAFEDE, HUSBAND AND WIFE AS JOINT TENANTS AS TO AN UNDIVIDED 1/2 INTEREST AND DOUGLAS K. HONE AND KATHLEEN L. HONE, CO-TRUSTEES OF THE HONE FAMILY TRUST DATED MARCH 21, 1989 AND AMENDED SEPTEMBER 11, 1995, (Borrowers), were the original Trustors, **NORTHERN NEVADA TITLE COMPANY**, was the original Trustee, and **HERITAGE BANK OF NEVADA** was the original Beneficiary under that certain Deed of Trust dated **MARCH 1, 2002** and recorded on **MARCH 7, 2002**, in book number **0302** page number **02306-02311** of Official Record of **DOUGLAS** County, under Document Number **0536365**, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner in said Deed of Trust provided,

THEREFORE, The undersigned hereby substitutes **FIRST AMERICAN TITLE COMPANY OF NEVADA**, as trustee under said Deed of Trust.

NOW, THEREFORE, FIRST AMERICAN TITLE COMPANY OF NEVADA, as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the trustee, declaring that the indebtedness secured by said Deed of Trust **HAS BEEN FULLY PAID**.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: December 16, 2002

Heritage Bank of Nevada

Anne Grindle
Anne Grindle, Loan Support Supervisor

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On December 16, 2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Anne Grindle, Loan Support Supervisor, known to me to be the person(s) whose name was subscribed to the within instrument and acknowledged that she executed the same.

WITNESS my hand and official seal

Tori Hannah
(notary)



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BK 1202 PG 13269

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 30 AM 11:34

LINDA SLATER
RECORDER

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