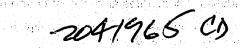
WHEN RECORDED MAIL TO:

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



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 <u>HERITAGE BANK OF NEVADA</u> 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, Loan Support Supervisor

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA COUNTY OF WASHOE

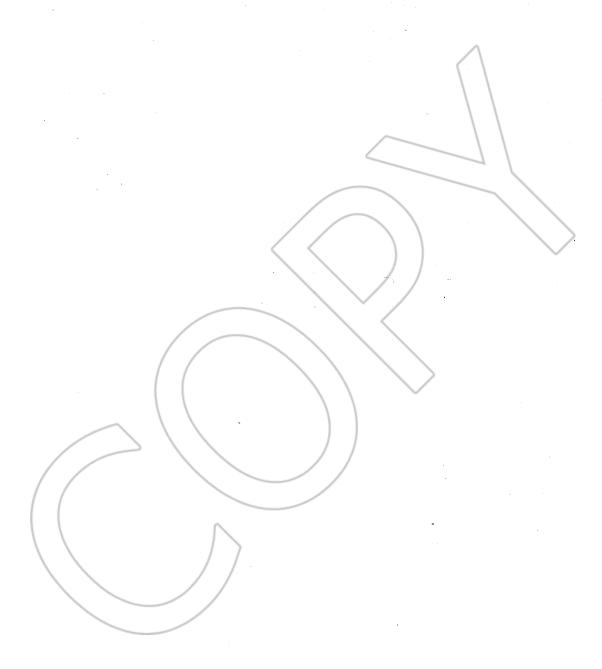
On December 16, 2002 before me, the undersigned, a Notary Public in and for said State, personally appeared Anne Grindle, Loan Support Supervisor, known to me to be the person(s) whose name was subscribed to the within instrument and acknowledged that she executed the same.

WITNESS my hand and official seal

TORI HANNAH

Notary Public - State of Nevada Appointment Recorded in Washoe County No: 02-76152-2 - Expires June 7, 2006

(notary)



REQUESTED BÝ MERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

AH 11: 34 2002 DEC 30

LINDA SLATER RECORDER PAID KODEPUTY

0562346

BK 120 2PG 13270