

A.P.N.: 1320-04-001-018

WHEN RECORDED MAIL TO:

Heritage Bank of Nevada
1401 S. Virginia St.
P O Box 11920
Reno, NV 89510

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 18.00
BK-0805 PG- 2240 RPTT: 0.00



2215677-110

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SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, JOHN W COLYER II AND PAULA COLYER, HUSBAND AND WIFE, as joint tenants were the original Trustees, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee, and Heritage Bank of Nevada was the original Beneficiary under that certain Deed of Trust dated November 13, 2003 and recorded on November 19, 2003 in book number 1103 page number 8367 of Official Record of Douglas County, under Document Number 0597170.

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 HERITAGE BANK OF NEVADA, as trustee under said Deed of Trust.

NOW, THEREFORE, HERITAGE BANK 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: July 22, 2005

Heritage Bank of Nevada

Anne Grindle
Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On July 22, 2005 before me, the undersigned,
a Notary Public in and for said State, personally
appeared Anne Grindle, Loan Support Supervisor/AVP,
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

Kathryn Smart
(notary)



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