A.P.N.: 034-450-24

WHEN RECORDED MAIL TO:

Ann C Irving Trust PO BOX 142 Genoa, NV 89411

Loan #1300019310

DOC # 0659038 10/26/2005 04:10 PM Deputy: KLJ OFFICIAL RECORD Requested By: ANN C IRVING TRUST

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 2 Fee:

BK-1005

18.00



PG-12737 RPTT:

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS ANN C IRVING, TRUSTEE OF THE ANN C IRVING TRUST, DATED AUGUST 11, 1999 AND ANY AMENDMENTS THERETO, was the original Trustors, Stewart Title of Northern Nevada. was the original Trustee, and Heritage Bank of Nevada was the original Beneficiary under that certain Deed of Trust dated September 25, 2002 and recorded on September 27, 2002 in book number __0902 page number __09747 of Official Record of Douglas County, under Document Number 0553247.

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 <u>HERITAGE BANK OF</u> 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: October 18, 2005

Heritage Bank of Nevada

Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA COUNTY OF WASHOE

On October 18, 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

Vicker a-brunet



VICKIE A. BRUNET NOTARY PUBLIC STATE OF NEVADA APPT No. 98-4715-2 NV APPT, EXPIRES FEB. 19, 2007