

A.P.N.: 1221-04-002-005

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-1206 PG- 9059 RPTT: 0.00



Loan # 1300028246

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**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

**WHEREAS**, STANLEY A KOLBUS and GWENDOLYN S KOLBUS, HUSBAND AND WIFE AS JOINT TENANTS, were 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 January 20, 2005 and recorded on January 27, 2005 in book number 0105 page number 9584 of Official Record of Douglas County, under Document Number 0635373.

**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: December 08, 2006

Heritage Bank of Nevada

Anne Grindle  
Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF WASHOE

On December 08, 2006 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 Kolbet  
(notary)

