The undersigned hereby affirms that this document submitted for recording does not contain a Social Security Number.

A.P.N.: 1420-28-801-019

WHEN RECORDED MAIL TO:

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

Loan # 1300035225

09/25/2007 10:38 AM OFFICIAL RECORD Requested By: STEWART TITLE

Douglas County - NV Werner Christen - Recorder

Page: 1 BK-0907

Off 2 Fee: 18.00

PG- 5754 RPTT:

0.00



Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, JOHN JACKSON and PAMELA JACKSON, HUSBAND AND WIFE AS TENANTS IN COMMON, 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 November 13, 2006 and recorded on November 16, 2006 in book number 1106 page number 5933 of Official Record of Douglas County, under Document Number 0688874.

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 5, 2007

Dated: July 5, 2007

Heritage Bank of Nevada

Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA COUNTY OF WASHOE

On July 5, 2007 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

Cendy L. Mackenial

