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

A.P.N.: 1320-32-111-017

WHEN RECORDED MAIL TO:

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

Loan # 1300019930

1001214

DOC # 716605
01/23/2008 01:54PM Deputy: PK
OFFICIAL RECORD
Requested By:
STEWART TITLE - CARSON
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 2 Fee: 18.00
BK-108 PG-4509 RPTT: 0.00

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, MARTHA A KINDER, AN UNMARRIED WOMAN, was the original Trustor, 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 December 12, 2002 and recorded on December 26, 2002 in book number 1202 page number 11734 of Official Record of Douglas County, under Document Number 0562032.

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: January 2, 2008

Heritage Bank of Nevada

Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA COUNTY OF WASHOE

On January 2, 2008 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

LARISSA SMITH

Notary Public - State of Nevada Appointment Recorded in Washoe County No: 07-4388-2 - Expires August 9, 2011