

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

A.P.N.: 1420-18-113-034



WHEN RECORDED MAIL TO:

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

Loan # 1300026976

*Doc 80224 li*

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

**WHEREAS, NANCY W MILLIGAN, 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 October 4, 2004 and recorded on October 8, 2004 in book number 1004 page number 03120 of Official Record of Douglas County, under Document Number 0626180.

**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: April 11, 2008

Heritage Bank of Nevada

Anne Grindle  
Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF WASHOE

On April 11, 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)



BK-808  
PG-3024