

DOC # 749111
08/18/2009 04:16PM Deputy: SD
OFFICIAL RECORD
Requested By:
COMMERCE TITLE RENO
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 18.00
BK-809 PG-4073 RPTT: 0.00



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

A.P.N.: 1219-36-002-003

WHEN RECORDED MAIL TO:

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

1300039151

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SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, GARY GIBSON and ANN ROBAR, HUSBAND AND WIFE
AS COMMUNITY PROPERTY, WITH RIGHT OF SURVIVORSHIP, were the
original Trustors, First Centennial Title Company of Nevada was the original trustee and
Heritage Bank of Nevada was the original Beneficiary under that certain Deed of Trust
dated June 6, 2008 and recorded on June 16, 2008 in book number 608 page number
3703 of Official Record of Douglas County, under Document Number 725090.

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: June 19, 2009



Heritage Bank of Nevada

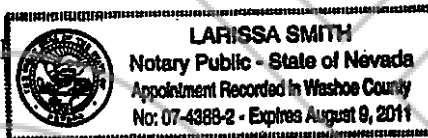
Anne Grindle
Anne Grindle, Loan Support Supervisor/AVP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On June 19, 2009 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)