

18-

A.P.N.: 05-181-200

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 2 Fee: 18.00
BK-0112 PG- 6066 RPTT: 0.00

WHEN RECORDED MAIL TO:

✓ Katherine Fagan
PO BOX 603
Zephyr Cove, NV 89448



Loan #1300016803

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SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, KATHERINE A FAGAN, 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 18, 2001 and recorded on December 27, 2001 in book number 1201 page number 9505 of Official Record of Douglas County, under Document Number 0531108.

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 24, 2012

Heritage Bank of Nevada

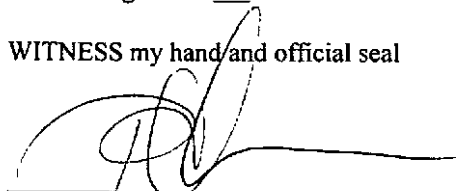
Anne Grindle
Anne Grindle, Loan Support Supervisor/VP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On January 24, 2012 before me, the undersigned, a Notary Public in and for said State, personally appeared Anne Grindle, Loan Support Supervisor/VP, 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



(notary)

