

A.P.N. 1418-34-210-023

WHEN RECORDED MAIL TO:

JOSEPH FERNDINO
BETH FERNDINO
27353 LINDEN LN
VALENCIA CA 91354



KAREN ELLISON, RECORDER

Loan # 1300062021

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, JOSEPH FERNDINO and BETH FERNDINO, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, was the original Trustor, Northern Nevada Title Company, was the original Trustee, and Heritage Bank of Nevada was the original Beneficiary under that certain Deed of Trust dated March 24, 2014 and recorded on April 4, 2014 in Book Number 414 Page Number 759 of Official Records of Douglas County, under Document Number 840628

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: October 28, 2015

Heritage Bank of Nevada

Anne Grindle
Anne Grindle, Loan Support Supervisor/VP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On October 28, 2015 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

Kathryn Kolbet
(notary)



COOPER