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A.P.N. 1220-17-710-010



KAREN ELLISON, RECORDER

WHEN RECORDED MAIL TO:

LEWIS R SILVERA
PO BOX 1180
MINDEN, NV 89423

Loan #81000051

Space above this line for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS, Lewis Richard Silvera and Jacqueline Sue Silvera, husband and wife as joint tenants, was the original Trustor, First American Title Company of Nevada, was the original Trustee, and Heritage Bank of Nevada (by Assignment of Deed of Trust, recorded May 6, 2013, under Document Number 0823741) was the original Beneficiary under that certain Deed of Trust dated December 20, 2006 and recorded on December 26, 2006 in Book Number 1206 Page Number 9031 of Official Records of Douglas County, under Document Number 0691528

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: November 10, 2015

Heritage Bank of Nevada

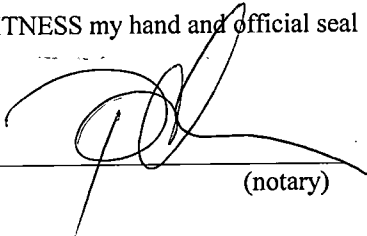
Anne Grindle
Anne Grindle, Loan Support Supervisor/VP

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF WASHOE

On November 10, 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



(notary)

