

Recording Requested By:  
M&T MORTGAGE CORPORATION

When Recorded Return To:

M&T MORTGAGE CORPORATION  
ATTN: LIEN RELEASE  
PO BOX 1288  
BUFFALO, NY 14240-1288

84267-SLG

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

M&T Mortgage Corporation #:0006118459 "GOVERN" Lender ID:070/6118459 Escrow/Title:00084267-201-SLG Douglas, Nevada

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 09/27/2000, made by JOHN GOVERN AND LOIS GOVERN, HUSBAND AND WIFE as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 09/29/2000 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0500518 Book N/A, Page N/A, wherein said Owner and Holder hereby substitutes M & T MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 07-234-09  
Property Address: 182 Kingsbury Circle, Stateline, NV, 89449

IN WITNESS WHEREOF, M&T MORTGAGE CORPORATION as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

M&T MORTGAGE CORPORATION  
On June 06, 2001

By: Cynthia M. Miller  
CYNTHIA M. MILLER, SUPERVISOR

SEAL

M & T MORTGAGE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By M & T MORTGAGE CORPORATION as Trustee  
On June 06, 2001

By: Debbie J. Boutilier  
DEBBIE J. BOUTILIER, MANAGER

SEAL

STATE OF New York  
COUNTY OF Erie

ON June 06, 2001, before me, MICHELLE S. MARINO, a Notary Public in and for Erie County, in the State of New York, personally came CYNTHIA M. MILLER, SUPERVISOR to me known, who, being by me duly sworn, did depose and say that he/she/they is/are the officers as designated above of the corporation set forth herein, and which executed the above instrument; that he/she/they knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by authority of the board of directors of said corporation, and that he/she/they signed his/her/their name thereto by like authority.

Michelle S. Marino  
MICHELLE S. MARINO  
Notary Expires: 05/01/2002

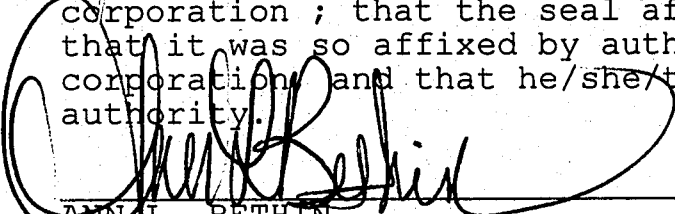
MICHELLE S. MARINO  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires 05/01/02

SEAL

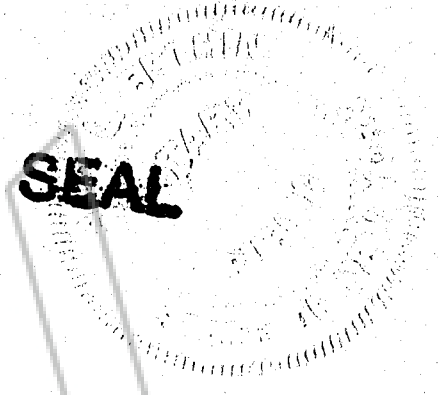
(This area for notarial seal)

STATE OF New York  
COUNTY OF Erie

ON June 06, 2001, before me, ANN L. BETHIN, a Notary Public in and for Erie County, in the State of New York, personally came DEBBIE J. BOUTILIER, MANAGER to me known, who, being by me duly sworn, did depose and say that he/she/they is/are the officers as designated above of the corporation set forth herein, and which executed the above instrument; that he/she/they knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by authority of the board of directors of said corporation and that he/she/they signed his/her/their name thereto by like authority.

  
ANN L. BETHIN  
Notary Expires: 11/27/2002

ANN L. BETHIN  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires 11/27/02



(This area for notarial seal)  
M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224  
EDS-20010606-0024 NVDOUGL DOUGLAS NV BAT: 203/0006118459 KXNVSB1

**COPIES**

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 JUN 12 PM 12: 11

LINDA SLATER  
RECORDER

\$ 11.00 PAID *K2* DEPUTY

0516196

BK0601PG2549