Recording Requested By: M&T MORTGAGE CORPORATION

When Recorded Return To:

M&T Mortgage Corporation Lien Release PO BOX 1288 Buffalo, NY 14240-1288

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #:0007010887 "YOUNG" Lender ID:805/0141878322 Douglas, Nevada

FIRST UNION NATIONAL BANK, AS INDENTURE TRUSTEE is the Owner and Holder of the Note secured by the Deed of Trust dated 12/24/1997, made by NATHAN TOD YOUNG, as Trustor, with WESTWOOD ASSOCIATES as Trustee, for the benefit of WMC MORTGAGE CORP. as Beneficiary, which said Deed of Trust was recorded on 12/31/1997 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0429611 Book 1297, Page 6117, 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.: 21-410-11 NEW/1/20-33-3/2-0// Property Address:

IN WITNESS WHEREOF, FIRST UNION NATIONAL BANK, AS INDENTURE TRUSTEE as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

FIRST UNION NATIONAL BANK, AS INDENTURE

TRUSTEE JAN 3 1 2002 (DATE)

VICE PRESIDENT

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 2/5/2002 (DATE)

MILLER, SUPERVISOR

STATE OFFIORIDA COUNTY OF Duval

OnJAN 3 1 $\overline{2002}$ before me, DEBORA J. TATE Public in and for County, in the State Duvai Florida , personally appeared

Carol Monies , personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

hand and official seal,



_, a Notary

(This area for notarial seal)

MSM-20020122-0009 NVDOUGL DOUGLAS NV BAT: 701 KXNVSBR1

0537398

STATE OF New York COUNTY OF Erie

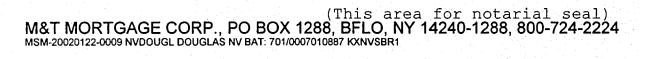
ON 2/5/2002, before me, ERIC D. STAINROOK, a Notary Public in and for the County of Erie County, State of New York, personally appeared CYNTHIA M. MILLER, SUPERVISOR, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

ERIC D. STAINROOK

Notary Expires: 06/25/2003

ERIC D. STAINROOK
Notary Public, State of New York
Qualified in Eric County
My Commission Expires 06/25/2003

SEAL



REQUESTED BY

MATMONTGAS

IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2002 MAR 20 AM 10: 51

LINDA SLATER
RECORDER

\$ 18 PAID & DEPUTY

0537398BK0302PG06893