Recording Requested By: M&T MORTGAGE CORPORATION

When Recorded Return To:

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

APN 1318-10-416-044

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #:0006448179 "WONDKA" Lender ID:040/6448179 Douglas, Nevada

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 08/10/2001, made by MICHAEL E WONDKA, AN UNMARRIED INDIVIDUAL as Trustor, with MICHAEL E WONDKA as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 08/14/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. N/A Book 0801, Page 3579, 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.: 05-193-260

Property Address: 617 Alma Way, Zephyr Cove, NV, 89448

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 March 20, 2002

- A. M. H nille

CYNTHIA M. MILLER, SUPERVISOR

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 March 20, 2002

CYNTHIA M. MILLER, SUPERVISOR

SEAL

STATE OF New York COUNTY OF Erie

ON March 20, 2002, before me, JANIS L ALSOP, 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.

JANIS L ALSOP

Notary Expires: 10/09/2005

JANIS L. ALSOP Notary Public, State of New York Qualified in Erie County My Commission Expires 10/9/2005

SEAL

(This area for notarial seal)

EDS-20020320-0025 NVDOUGL DOUGLAS NV BAT: 819 KXNVSBR1

0546442

STATE OF New York COUNTY OF Erie

ON March 20, 2002, before me, JANIS L ALSOP, 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.

Notary Expires: 10/09/2005

ANIS L. ALSOP Notary Public, State of New York Qualified in Erie County My Commission Expires 10/9/2005

M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224 EDS-20020320-0025 NVDOUGL DOUGLAS NV BAT: 819/0006448179 KXNVSBR1



REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2002 JUL -5 AM 10: 04

LINDA SLATER RECORDER

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