Assessor's/Tax ID No.: 1318-23-610-018 Recording Requested By: EMC Mortgage Corporation

When Recorded Return To:

EMC MORTGAGE CORPORATION ATTN: PAYOFF DEPT PO BOX 141358 IRVING, TX 75014-1358

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EMC Mortgage Corporation #:2521540 "COREY" Lender ID:450/2521540 Douglas, Nevada

EMC MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/01/2001, made by ROBERT R. COREY, A MARRIED MAN AS HIS SOLE AND SEPERATE PROPERTY as Trustor, with WESTERN TITLE as Trustee, for the benefit of M & T CORPORATION, A NEW YORK CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/08/2001 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0510026 Book 0301, Page 1940, wherein said Owner and Holder hereby substitutes EMC MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 296 Cedar Drive, Stateline, NV, 89449

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

EMC MORTGAGE CORPORATION
On January 06, 2003

By: Coallton

LEAH R. HESTER, ASSISTANT VICE

PRESIDENT

EMC 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 EMC MORTGAGE CORPORATION as Trustee On January 06, 2003

By: COLUMN ASSISTANT

LEAH R. HESTER, ASSISTANT VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON January 06, 2003, before me, RENEBETH ACQUIATAN DINGLASAN, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

RENEBETH ACQUIATAN DINGLASAN Notary Expires: 08/08/2006 RENEBETH ACQUIATAN DINGLASAN

Notary Public, State of Texas

My Commission Expires 08-08-2006

VDB-20030106-0043 NVDOUGL DOUGLAS NV BAT: 11385 KXNVSBR1

(This area for notarial seal)

0566924 BK 0203 PG 04468 Page Substitution of Trustee and Full Reconveyance

STATE OF Texas
COUNTY OF Dallas

ON January 06, 2003, before me, RENEBETH ACQUIATAN DINGLASAN, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereupto set my hand and official seal.

RENEBETH ACQUIATAN DINGLASAN Notary Expires: 08/08/2006

RENEBETH ACQUIATAN DINGLASAN

Notary Public, State of Texas

My Commission Expires 08-08-2006

(This area for notarial seal)
Payoff Department, EMC Mortgage Corporation 800-723-3004
VDB-20030106-0043 NVDOUGL DOUGLAS NV BAT: 11385/2521540 KXNVSBR1

REQUESTED BY

EMC Mfg Comp

IN DFFICIAL RECORDS OF

DOUGLAS CO. NEVADA

2003 FEB 12 PH 3: 02

WERNER CHRISTEN
RECORDER

\$ 18 PAID ( ) REDUTY

0566924 BX0203PG04469