8

Assessor's/Tax ID No.: 1318-03-212-070 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 #:0008637290 "MARCARELLI" Lender ID:041/8637290 Douglas, Nevada

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 03/15/2002, made by JACK MARCARELLI AND KIM MARCARELLI, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with STEWART TITLE as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 03/29/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. N/A Book 0302, Page 11401, 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.

Property Address: 126 Willow Drive, 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 21, 2003

KELLEY A. ATTIG, VICE PRESIDENT

SEÁL

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 21, 2003

KELLEY A. ATTIG, VICE PRESIDENT

SEAL

STATE OF New York COUNTY OF Erie

ON March 21, 2003, before me, MICHELLE S. MARINO, a Notary Public in and for Erie County, in the State of New York, personally came KELLEY A. ATTIG, VICE PRESIDENT 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

Notary Expires: 05/01/2006

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

SEAL

(This area for notarial seal)

RQN-20030321-0016 NVDOUGL DOUGLAS NV BAT: 1743 KXNVSBR1

Page Substitution of Trustee and Full Reconveyance

STATE OF New York COUNTY OF Erie

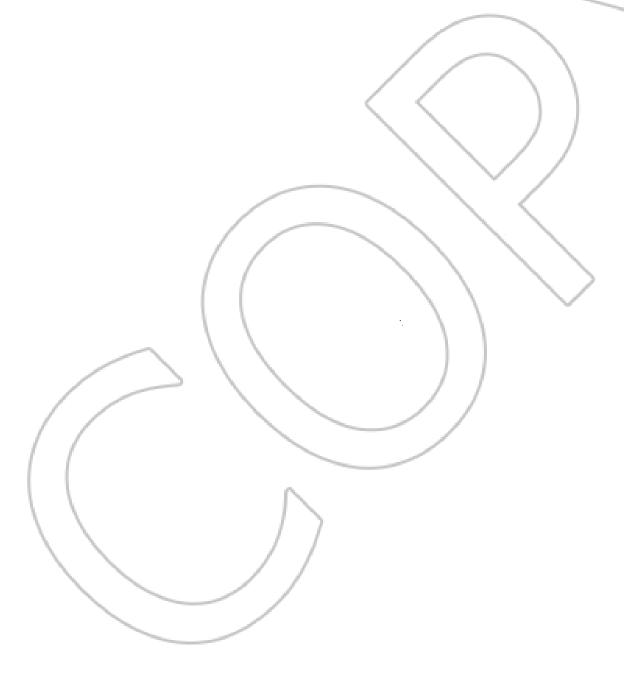
ON March 21, 2003, before me, MICHELLE S. MARINO, a Notary Public in and for Erie County, in the State of New York, personally came Kelley A. Attig, Vice President to me known, who, being by me duly sworn, did depose and say that he/she/they is/are the officers as designated above of the corporation 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
Notary Expires: 05/01/2006

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

(This area for notarial seal)
M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224
RQN-20030321-0016 NVDOUGL DOUGLAS NV BAT: 1743/0008637290 KXNVSBR1

SEAL



REQUESTED BY

M T M O - F G G S
IN OFFICIAL RECORDS OF

DOUGLAS CO. HEVADA

2003 MAY -7 AM 9: 30

WERNER CHRISTEN
RECORDER

PAID / DEPU

0575926BK0503PG03173