

Assessor's/Tax ID No.: 03-172-300
Recording Requested By:
M&T MORTGAGE CORPORATION

REQUESTED BY
M & T Mtg Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

When Recorded Return To:

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

2003 AUG 22 AM 11:15

WERNER CHRISTEN
RECORDER

\$ 18.00 PAID Be DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #0008702656 "ECHAN" ID:299/1680307564 Agt:00088226-201-SLG Douglas, NV

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 01/16/2002, made by Penny L Echan, An Unmarried Woman as Trustor, with WESTERN TITLE as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 01/31/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0533697 Book 0102, Page 9794, 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: 218 Sugar Pine Circle, 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 August 07, 2003

By *Cynthia M. Miller*
CYNTHIA M. MILLER, BANKING
OFFICER

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.

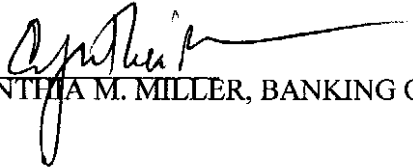
LIB-20030807-0079 NVDOUGL DOUGLAS NV BAT: 2321 KXNVSBR1

0587460

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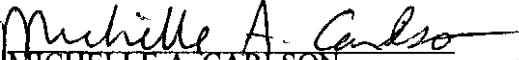
Page 2 Substitution of Trustee and Full Reconveyance

By M & T MORTGAGE CORPORATION as Trustee
On August 07, 2003

By: 
CYNTHIA M. MILLER, BANKING OFFICER

STATE OF New York
COUNTY OF Erie


ON August 07, 2003, before me, MICHELLE A. CARLSON, a Notary Public in and for the County of Erie County, State of New York, personally appeared Cynthia M. Miller, Banking Officer, 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.


MICHELLE A. CARLSON
Notary Expires: 04/07/2007
MICHELLE A. CARLSON
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 04/07/07

(This area for notarial seal)

STATE OF New York
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M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224
LIB-20030807-0079 NVDOUGL DOUGLAS NV BAT: 2321/0008702656 KXNVSBRI

SEAL

SEAL

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