Assessor's/Tax ID No.: 05-041-120 Recording Requested By: M&T MORTGAGE CORPORATION

When Recorded Return To:

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

REQUESTED BY HOFFICIAL RECORDS OF

2004 APR -8 PH 2: 34

WERNER CHRISTEN DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #:0008683088 "GANNON" ID:299/1680572160 Douglas, NV

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 02/14/2002, made by William Justin Gannon And Mary Patricia Gannon, Husband And Wife As Joint Tenants as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 02/27/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0535731 Book 0202, Page 09559, wherein said Owner and Holder bereby substitutes M & T MORTGAGE CORPOR ATION as 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: 130 Ponderosa 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 18, 2004

CYNTHIA M. MILLER, BANKING

OFFICER

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 18, 2004

CYNTHIA M. MILLER, BANKING OFFICER

All Announcement MAC-20040318-0020 NVDOUGL DOUGLAS NV BAT: 3327 KXNVSBR1

> 0609688 BK 0404 PG 03536

Page 2 Substitution of Trustee and Full Reconveyance

STATE OF New York COUNTY OF Erie

ON March 18, 2004, before me, GLORIA J. DISHMAN, 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.

GLORIA J. DISHMAN Notary Expires: 04/24/2006 GLORIA J. DISHMAN

Notary Public, State of New York

Qualified in Erie County

Av Commission Expires 04/24/

(This area for notarial seal)

STATE OF New York COUNTY OF Erie

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GLORIA J. DISHWAN Notary Expires 04/24/2006

GLORIA J. DISHMAN
Notary Public, State of New York
Qualitied in Erie County
My Commission Expires 04/24/

(This area for notarial seal)
M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224
MAC-20040318-0020 NVDOUGL DOUGLAS NV BAT: 3327/0008683088 KXNVSBR1

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