Assessor's/Tax ID No.: 1319-18-410-015 Recording Requested By: M&T MORTGAGE CORPORATION

When Recorded Return To:

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

Mortgage DOUGLAS CO. HEY

2004 MAY LO AMII: 15

WERNER CHRISTEN RECORDER

PAID K & DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #:0006732341 "RYAN" ID:215/422456705 Agt:00089485-201-SLG Douglas, NV M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 06/16/2003, made by Rollin J Ryan And Karin H Kalli, Husband And Wife as Trustor, with WESTERN TITLE COMPANY, INC. as Trustee, for the benefit of M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 06/23/2003 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0580960 Book 0603, Page 11735, 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: 437 Barrett Drive, Stateline, NV, 89449

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

April 13, 2004

REBECCA A. COLVIN, 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.

Bv M & T MORTGAGE CORPORATION as Trustee

April 13, 2004

BECCA A. COLVIN, SUPERVISOR

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Page 2 Substitution of Trustee and Full Reconveyance

STATE OF New York COUNTY OF Erie

ON April 13, 2004, before me, MICHELLE A. CARLSON, a Notary Public in and for the County of Erie County, State of New York, personally appeared Rebecca A. Colvin, Supervisor, 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. CARLSÓN Notary Expires: 04/07/2007 MICHELLE A GARLSON 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 COUNTY OF Erie

ON April 13, 2004, before me, MICHELLE A. CARLSON, a Notary Public in and for the County of Erie County, State of New York, personally appeared Rebecca A. Colvin, Supervisor, 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

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)
M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224
LIB-20040413-0081 NVDOUGL DOUGLAS NV BAT: 3469/0006732341 KXNVSBR1