

Assessor's/Parcel No: 1318-09-812-003
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
MARQUIS TITLE & ESCROW
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 SEP 28 PM 4: 27

WERNER CHRISTEN
RECORDER

S. 18⁰⁰ PAID KJ DEPUTY

135023 TO

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T Mortgage Corporation #:0008727919 "RAGSDALE" ID:215/080422497 Douglas, NV

M&T MORTGAGE CORPORATION is the Owner and Holder of the Note secured by the Deed of Trust dated 02/04/2002, made by ROBERT R. RAGSDALE AND HELEN E. RAGSDALE, 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 02/19/2002 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0535052 Book 0202, Page 6177, 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: 605 Freel Drive, Zephyr Cove, NV, 98448

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 July 02, 2003

By: Cynthia M. Miller

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.

MAC-20030701-0015 NVDOUGL DOUGLAS NV BAT: 2129 KXNVSBR1

SEAL

0625313

BK0904 PG11783

Page 2 Substitution of Trustee and Full Reconveyance

By M & T MORTGAGE CORPORATION as Trustee
On July 02, 2003

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

SEAL

STATE OF New York
COUNTY OF Erie

ON July 02, 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
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

SEAL

(This area for notarial seal)

STATE OF New York
COUNTY OF Erie

ON July 02, 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
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

SEAL

(This area for notarial seal)

M&T MORTGAGE CORP., PO BOX 1288, BFLO, NY 14240-1288, 800-724-2224
MAC-20030701-0015 NVDOUGL DOUGLAS NV BAT: 212910008727919 KXNVSBR1

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