

Assessor's/Tax ID No. 1320-27-002-018

Recording Requested By:  
M&T BANK

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 3 Fee: 19.00  
BK-0211 PG- 1195 RPTT: 0.00

When Recorded Return To:

✓ M&T BANK  
4TH FLOOR - LIEN RELEASE DEPT  
PO BOX 1288  
BUFFALO, NY 14240-1288



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

M&T BANK #:0010691962 "ROWE" Lender ID:299/1698246230 Douglas, Nevada  
MERS #: 100050300002333269 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/01/2005 , made by MICHAEL S. ROWE AND SUZANNE K. ROWE, HUSBAND AND WIFE as Trustor, with STEWART TITLE OF DOUGLAS COUNTY as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR M&T MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded 03/04/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0305 Page/Folio: 1917 as Instrument No.: 0638195 wherein said Owner and Holder hereby substitutes M&T BANK SUCCESSOR BY MERGER TO M&T MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1650 LOMBARDY ROAD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ONE FOUNTAIN PLAZA, 7TH FLOOR, BUFFALO, NY 14203 as owner and M&T BANK SUCCESSOR BY MERGER TO M&T MORTGAGE CORPORATION PO BOX 1288, BUFFALO, NY 14240 1288 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On January 14th, 2011

By: Amanda J. Wright  
Amanda J. Wright, VICE PRESIDENT

STATE OF New York  
COUNTY OF Erie

On January 14th, 2011, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared Amanda J. Wright, VICE PRESIDENT, 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.

WITNESS my hand and official seal,

Gloria J. Dishman  
GLORIA J. DISHMAN  
Notary Expires: 04/24/2014

Gloria J. Dishman  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires 04/24/14

(This area for notarial seal)

M&T BANK SUCCESSOR BY MERGER TO 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 BANK SUCCESSOR BY MERGER TO M&T MORTGAGE CORPORATION as  
Trustee

On January 14th, 2011

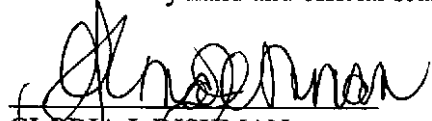
Amanda J. Wright  
AMANDA J. WRIGHT, BANKING OFFICER

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York  
COUNTY OF Erie

On January 14th, 2011, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared AMANDA J. WRIGHT, 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.

WITNESS my hand and official seal,



GLORIA J. DISHMAN  
Notary Expires: 04/24/2014

Gloria J. Dishman  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires 04/24/14 (This area for notarial seal)