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Assessor's/Tax ID No. 1320-33-811-045

Recording Requested By: M&T BANK

When Recorded Return To:

M&T BANK 4TH FLOOR - LIEN RELEASE DEPT PO BOX 1288 BUFFALO, NY 14240-1288 DOC # 0784269 06/06/2011 10:12 AM Deputy: DW OFFICIAL RECORD Requested By: M&T BANK

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00 BK-0611 PG-0924 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T BANK #:0010335339 "SPIEGLER" Lender ID:041/0010335339 Douglas, Nevada MERS #: 100050300001940676 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: 05/12/2004, made by JACQUELINE C. SPIEGLER, AN UNMARRIED WOMAN AND PHILLIP SPIEGLER AND HEIDI SPIEGLER, 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 05/27/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0504 Page/Folio: 14047 as Instrument No.: 0614490 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: 1338 WINDSOR DRIVE, 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;

*5SS*5SSMATB*05/25/2011 09:06:09 AM* MATB01MATB0000000000000000299797*
NVDOUGL* 0010335339 NVDOUGL_TRUST_SUB * WNS*WNSMATB*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On May 25th, 2011

Tiffany A. Kisloski, Vice-Pr

STATE OF New York COUNTY OF Erie

On May 25th, 2011, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared Tiffany A. Kisloski, 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.

ORIA I ADISHMANI

Notary Expires: 04/24/2014

Gloria J. Dishman

Notary Public, State of New York

Qualified in Erie County

My Commission Expires 04/24/

(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 May 25th, 2011

THEANY A.KISLOSKI, Assistant Vice President

*5SS*5SSMATB*05/25/2011 09:06:09 AM* MATB01MATB0000000000000000299797* NVDOUGL* 0010335339 NVDOUGL TRUST SUB * WNS*WNSMATB*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF New York COUNTY OF Erie

On May 25th, 2011, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared TIFFANY A. KISLOSKI, Assistant 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,

Notary Expires: 04/24/2014

Gloria J. Dishman

-Notary Public, State of New York

Qualified in Erie County
My Commission Expires 04/24/

(This area for notarial seal)