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Assessor's/Tax ID No. 1318-13-810-015

Recording Requested By:
M&T BANK



00021873201508692970030039

KAREN ELLISON, RECORDER

When Recorded Return To:
M&T BANK
4TH FLOOR - LIEN RELEASE DEPT
PO BOX 5178
BUFFALO, NY 14240-1288

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

M&T BANK #:0051112043 "REAVELY" Lender ID:P66/0577148796 Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY
PERSON.

M&T BANK is the present Beneficiary of that certain Deed of Trust Dated: 12/19/2009 , made by
RICHARD H REAVELY AND CLAIRE S REAVELY, HUSBAND AND WIFE AS JOINT
TENANTS as Trustor, with RECONTRUST COMPANY, N.A. as Trustee, for the benefit of
BANK OF AMERICA, N.A. as Original Beneficiary, which said Deed of Trust was recorded
01/08/2010 in the Office of the County Recorder of Douglas State of Nevada, in
Book/Reel/Liber: 110 Page/Folio: 1415 as Instrument No.: 756905 wherein said present
Beneficiary 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: 188 COTTONWOOD, ZEPHYR COVE, NV 89449

IN WITNESS WHEREOF, M&T BANK ONE FOUNTAIN PLAZA, 4TH FLOOR,
BUFFALO, NY 14203 as present Beneficiary 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

M&T BANK

On September 2nd, 2015

By: Maureen Zawodzinski
Maureen Zawodzinski, Banking Officer

STATE OF New York
COUNTY OF Erie

On September 2nd, 2015, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared Maureen Zawodzinski, 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
GLORIA J. DISHMAN
Notary Expires: 04/24/2018
Qualified in Erie County

GLORIA J. DISHMAN
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 04/24/18

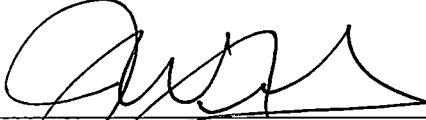
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M&T BANK SUCCESSOR BY MERGER TO M&T MORTGAGE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary and in accordance with the provisions of said 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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

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

On September 2nd, 2015




JOSHUA WIKMAN , Banking Officer

STATE OF New York
COUNTY OF Erie

On September 2nd, 2015, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared JOSHUA WIKMAN , 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: 04/24/2018

GLORIA J. DISHMAN
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 04/24/18

(This area for notarial seal)