



200609070043
Skagit County Auditor

9/7/2006 Page 1 of 1 10:15AM

When recorded return to:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CHARLES SCHWAB BANK, N.A.
P. O. Box 5452
4001 Leadenhall Road, SV03
Mt. Laurel, NJ 08054-5452
Gwendolyn Hawkins
Loan 0025762774

SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): PAUL R SMITH / JOANN C ZULAICA
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CHARLES SCHWAB BANK, N.A.
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$ 130,000
Date of Deed of Trust: 05 day of November 2003
Date Recorded: 11/05/2003
Book/Page: -/-
Document Number: 200311050076
Filed for record in SKAGIT County, State of WA

On this date of 28 day of August 2006

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CHARLES SCHWAB BANK, N.A.

BARBARA E. WILSON ASSISTANT VICE PRESIDENT



State of New Jersey, County of Burlington

On this date of 28 day of August 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared BARBARA E. WILSON to me known to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for State of New Jersey
Residing at Mount Laurel

BRENDA ROSTROM
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007

