

Skagit County Auditor

10/30/2006 Page 1 of 110:40AM

When recorded return to: PHH MORTGAGE CORPORATION P. O. Box 5452 4001 Leadenhall Road, SV03 Mt. Laurel, NJ 08054-5452 Brenda Rostrom Loan 7077656416

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): SUSAN A MCDERMOTT / Original Beneficiary: AMERIQUEST MORTGAGE COMPANY Original Trustee: TRANSNATION TITLE INSURANCE COMPANY Loan Amount: \$ 164,500 Date of Deed of Trust: 12 day of August 2004 Date Recorded: 08/19/2004 Book/Page: ./. Document Number: 200408190138 Filed for record in SKAGIT County, State of WA

THIS MORTGAGE WAS ASSIGNED TO PHH MORTGAGE CORPORATION TO BE RECORDED PRIOR TO CANCELLATION.

On this date of 28 day of September 2006

PHH MORTGAGE CORPORATION

BARBARA WILSON ASSISTANT SECRETARY

State of New Jersey, County of Burlington

On this date of 28 day of September 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared BARBARA WILSON to me known to be the ASSISTANT SECRETARY 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.

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Notary Public in and for State of New Jersey Residing at Mount Laurel Roberta J O'Drain Notary Public of New Jersey My Commission Expires April 6, 2009