When Recorded Mail To: US Recordings 2925 Country Drive St. Paul, Minnesota USA 55117



1/8/2007 Page

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1 10:15AM

Substitution of Trustee

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

Borrowers: EDWARD G HARRIS / SANDRA M HARRIS Original Beneficiary: CHARLES SCHWAB BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: 200000.00

Date of Deed of Trust: June 16, 2006 Date Recorded: July 14, 2006

Book/Page:

Document Number: 200607140124

Filed for record in Skagit County, State of Washington

On this date of 21st day of December, 2006

CHARLES SCHWAB BANK, N.A.

36019033

U36014033-01GR01

SUBSTITUTION OF LOAN# 0038793865 US Recordings

Tim Taylor, Assistant Secretary

State of Minnesota, County of Ramsey

On **December 21, 2006** before me, the undersigned, a **Notary Public** in and for the State of personally appeared **Minnesota**, duly commissioned and sworn, personally appeared **Tim Taylor** to me known to be the **Assistant Secretary of CHARLES SCHWAB BANK, N.A.** 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 fixed the day and year first above written.

Lesa J Hoseck

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2008 Residing at Ramsey County, Minnesota Prepared By: May Her Mortgage Service Center 4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0038793865 Invoice#: E0618263

LESA J. HOSECK
Notary Public-Minnesota
My Commission Expires Jan 31, 2008