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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: WILLIAM G CARLISLE / SUSAN J CARLISLE Original Beneficiary: CHARLES SCHWAB BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$200000.00

Date of Deed of Trust: September 13, 2005

Date Recorded: October 7, 2005

Book/Page:

Document Number: 200510070098

Filed for record in Skagit County, State of Washington

On this date of 5th day of March, 2007

CHARLES SCHWAB BANK, N.A.

Bryce Lins, Assistant Secretary

State of Minnesota, County of Ramsey

On March 5, 2007 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Bryce Lins 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.

Rosalyn R Larson-McCord

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2008 Residing at Anoka County, Minnesota

ROSALYN R. LARSON-MCCORD
Notary Public-Minnesota
My Commission Expires Jan 31, 2008

Prepared By: Janet Vang Mortgage Service Center 4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0031870520 Invoice#: E0717655

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SUBSTITUTION OF LUMN# 0031870520 US Recordings