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US Recordings
2925 Country Drive
St. Paul, MN 55117

200810010029
Skagit County Auditor
10/1/2008 Page 1 of 1 9:56AM

Substitution of Trustee

Nationwide Title Clearing, Inc. who's address is 2100 ALT. 19 North, Palm Harbor, FL 34683 , is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: **ERWIN STROOSMA / KATHRYN A O'CONNELL-STROOSMA**
Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES**
Original Trustee: **FIRST AMERICAN TITLE**
Loan Amount: **\$167653.00**
Date of Deed of Trust: **January 31, 2002**
Date Recorded: **February 5, 2002**
Book/Page:
Document Number: **200202050109**
Filed for record in **Skagit County, State of Washington**

On this date of 12th day of **September, 2008**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES

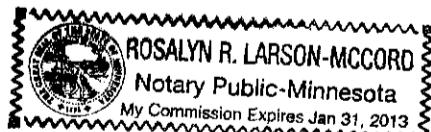

Richard J Carlson, Assistant Vice President

State of Minnesota , County of Ramsey

On **September 12, 2008** before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared **Richard J Carlson** to me known to be the **Assistant Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES** 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, 2013**
Residing at Anoka County, Minnesota



Prepared By: Janelle Gunderson
Mortgage Service Center
4001 Leadenhall Road, MS SV03
Mt. Laurel, New Jersey USA 08054-5452
Loan#: 0017474479
Invoice#: E1128038
Package#: 75190090
Document#: 296810
MIN: 100020000174744791
MERS Phone: 1-888-679-6377



U46706198-01GR01

SUBSTITUTION OF

US Recordings