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



12/1/2008 Page

1 of

8:54AM

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: DAVID J KIERSKY LIVING TRUST, DATED FEBRUARY 9, 2001

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee

for CHARLES SCHWAB BANK, N.A.
Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$658300.00

Date of Deed of Trust: August 9, 2007 Date Recorded: August 9, 2007

Book/Page:

Document Number: 200708090093

Filed for record in Skagit County, State of Washington

***** MODIFICATION RECORDED ON 09/26/2008, DOC# 200809260036.

On this date of 17th day of November, 2008

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for CHARLES SCHWAB BANK, N.A.

Lisa Spurbeck, Assistant Secretary

State of Minnesota, County of Ramsey

U47036000-01GR01

SUBSTITUTION OF

US Recordings

On November 17, 2008 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Lisa Spurbeck to me known to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for 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.

Tracy M Stendahl

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2010 Residing at Washington County, Minnesota Prepared By: Janelle Gunderson Mortgage Service Center

4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0039767538 Invoice#: E1157493

MIN: 100020000397675384 MERS Phone: 1-888-679-6377

TRACY M. STENDAHL
Notary Public-Minnesota
My Commission Expires Jan 31, 2010