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



3/9/2009 Page

1 of

1 10:50AM

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, TRUSTEE OF THE DAVID J. KIERSKY LIVING TRUST DATED

FEBRUARY 19, 2001

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

for CHARLES SCHWAB BANK

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$305350.00

Date of Deed of Trust: October 27, 2008
Date Recorded: November 4, 2008

Book/Page:

Document Number: 200811040025

Filed for record in Skagit County, State of Washington

On this date of 25th day of February, 2009

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

Richard J Carlson, Assistant Vice President

State of Minnesota, County of Ramsey

On February 25, 2009 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 CHARLES SCHWAB BANK 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.

Dawn J Peck

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2013 Residing at Anoka County, Minnesota

DAWN J. PECK
Notary Public-Minnesota
My Commission Expires Jan 31, 2013

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

Loan#: 0055637268 Invoice#: E1212057 CostCenter#: USR Package#: 75479171 Document#: 497471

MIN: 100020000556372682 MERS Phone: 1-888-679-6377

1427 2/24/2009 75479171/1