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



7/31/2009 Page

1 of

9:46AM

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: DORIS E BROOKS / HARRY C BROOKS

Original Beneficiary: PHH MORTGAGE CORPORATION as servicing agent for WATERMARK

CREDIT UNION

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Loan Amount: \$235000.00

Date of Deed of Trust: July 24, 2007

Date Recorded: July 30, 2007

Book/Page:

Document Number: 200707300135

Filed for record in Skagit County, State of Washington

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On this date of 22nd day of July, 2009

PHH MORTGAGE CORPORATION as servicing agent for WATERMARK CREDIT UNION

1429 7/23/2009 75853612/1

Pam Iserman, Assistant Vice President

State of Minnesota, County of Ramsey

On July 22, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Pam Iserman to me known to be the Assistant Vice President of PHH MORTGAGE CORPORATION as servicing agent for WATERMARK CREDIT UNION 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.

Cynthia M Bowles

Un

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2013 Residing at Chisago County, Minnesota Prepared By: Jayakumar Durairaj Mortgage Service Center 4001 Leadenhall Road, MS SV03

- Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0044674752 Invoice#: E1328306

Package#: 75814563 75 \$ 53612 Document#: 776609 806 050

CostCenter#: USR

CYNTHIA M. BOWLES
Notary Public-Minnesota
My Commission Expires Jen 31, 2013