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



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: MARJORIE A KILBREATH

Original Beneficiary: MERRILL LYNCH CREDIT CORPORATION

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$450000.00

Date of Deed of Trust: August 10, 2007 Date Recorded: August 13, 2007

Book/Page:

. Document Number: 200708130130

Filed for record in Skagit County, State of Washington

***** POA RECORDED ON 08/31/2007 AS DOCUMENT # 200708310063

On this date of 24th day of July, 2009

PHH MORTGAGE CORPORATION f.k.a. **CENDANT MORTGAGE CORPORATION Attorney** in Fact for MERRILL LYNCH CREDIT **CORPORATION**

Pam Iserman, Assistant Vice President

State of Minnesota, County of Ramsey

On July 24, 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 f.k.a. CENDANT MORTGAGE CORPORATION Attorney in Fact for MERRILL LYNCH CREDIT CORPORATION 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.

Tammy Sorbo

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2010 Residing at Washington County, Minnesota

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

Loan#: 7101975287 Invoice#: E1347641 Package#: 75855217 Document#: 807875

7/24/2009 75855217/

Notary Public-Minnesota

~~~~~~~~ TAMMY SORBO

My Commission Expires Jan 31, 2010