

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



201001110107  
Skagit County Auditor

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### 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: **PETRA M MCGOWN / KEVIN G SMITH**  
Original Beneficiary: **CHARLES SCHWAB BANK, N.A.**  
Original Trustee: **FIRST AMERICAN TITLE**  
Loan Amount: **\$38470.00**  
Date of Deed of Trust: **March 10, 2004**  
Date Recorded: **March 23, 2004**  
Book/Page:  
Document Number: **200403230003**  
Filed for record in **Skagit County, State of Washington**

\*\*\*\* POA WAS RECORDED ON \_\_\_\_\_ AS DOC # \_\_\_\_\_, BOOK/PAGE # \_\_\_\_\_.

On this date of 23rd day of December, 2009

**PHH MORTGAGE CORPORATION f.k.a.  
CENDANT MORTGAGE CORPORATION d.b.a.  
PHH MORTGAGE SERVICES as limited power of  
attorney for CHARLES SCHWAB BANK f.k.a.  
CHARLES SCHWAB BANK, N.A.**

**Pam Iserman, Assistant Vice President**

State of Minnesota , County of Ramsey

On **December 23, 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 d.b.a. PHH MORTGAGE SERVICES as limited power of attorney for CHARLES SCHWAB BANK f.k.a. 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.

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

Prepared By: Youa Lee  
Mortgage Service Center  
4001 Leadenhall Road, MS SV03  
Mt. Laurel, New Jersey USA 08054-5452  
Loan#: **0027287689**  
Invoice#: **E1444059**  
Package#: **76142987**  
Document#: **1065541**  
CostCenter#: **USR**



+U01065541\*

1427 12/23/2009 76142987/1

