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



8/2/2010 Page

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1 8:57AM

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: MARTA M HAMMOND

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

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

Loan Amount: \$143200.00

Date of Deed of Trust: October 27, 2005
Date Recorded: October 28, 2005

Book/Page:

Document Number: 200510280122

Filed for record in Skagit County, State of Washington

On this date of 16th day of July, 2010

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

Peggy Jordan, Assistant Vice President
State of Minnesota County of Ramsey

On July 16, 2010 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Peggy Jordan to me known to be the Assistant Vice President 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.

Dawn J Deck

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: Chris Johnson Mortgage Service Center 1 Mortgage Way, MS SV03 Mt. Laurel, New Jersey USA 08054-545

- Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0032378986 Invoice#: E1556828 CostCenter#: CS Package#: 76500194 Document#: 1389468 MIN: 100020000323789861 MERS Phone: 1-888-679-6377

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