

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



201002080022  
Skagit County Auditor

2/8/2010 Page 1 of 1 8:40AM

### 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: **CATHERINE NICHOLS / JENNIFER KIRBY**  
Original Beneficiary: **CHARLES SCHWAB BANK, N.A.**  
Original Trustee: **FIRST AMERICAN TITLE**  
Loan Amount: **\$150000.00**  
Date of Deed of Trust: **November 6, 2007**  
Date Recorded: **December 3, 2007**  
Book/Page:  
Document Number: **200712030132**  
Filed for record in **Skagit County, State of Washington**

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

On this date of 22nd day of January, 2010

**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.**

**Tim Taylor, Assistant Vice President**  
State of **Minnesota** , County of **Ramsey**

On **January 22, 2010** before me, the undersigned, a **Notary Public** in and for the State of **Minnesota** , duly commissioned and sworn, personally appeared **Tim Taylor** 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.

**Caryn Marie Riehm**  
**Notary Public** in and for State of **Minnesota**  
My Commission Expires: **January 31, 2013**  
Residing at **Ramsey County, Minnesota**



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

Loan#: **0045921574**  
Invoice#: **E1462036**  
CostCenter#: **USR**  
Package#: **76200010**  
Document#: **1116476**



\*U01116476\*

1427 1/21/2010 76200010/1