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DOC # 0698742 04/09/2007 01:49 PM Deputy: DW OFFICIAL RECORD Requested By: US RECORDINGS INC

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 1

Fee:

BK-0407 PG- 2115 RPTT:

14.00



APN #: 1420-28-510-040

When Recorded Mail To:

J US Recordings PO Box 19989 Louisville, KY 40259

Prepared By: Sivaprakash Kuppan

Mortgage Service Center

4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA

08054-5452

Loan#: 0026802462 Invoice#: E0729597

Substitution of Trustee

Trustee Services, Inc. who's address is P.O. Box 2980, Silverdale, WA 98383-2980, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: PAUL R SMITH / CHERYL SMITH
Original Beneficiary: PHH MORTGAGE SERVICES

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$220000.00

Date of Deed of Trust: February 23, 2004

Date Recorded: February 27, 2004

Book/Page: 0204 / 12817 Document Number: 0605914

Filed for record in Douglas, State of Nevada

On this date of 21st day of March, 2007

PHH MORTGAGE CORPORATION f.k.a. PHH

MORTGAGE SERVICES

37659752

U37659752-02GR01

SUBSTITUTION OF LOAN# 0026802462 US Recordings

Tim Taylor, Assistant Secretary

State of Minnesota, County of Ramsey

On March 21, 2007 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 Secretary of 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 hateto fixed the day and year first above written.

Tracy M Stendahl

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2010 Residing at Ramsey County, Minnesota TRACY M. STENDAHL

Notary Public-Minnesota

My Commission Expires Jan 31, 2010