

APN #: 1420-80-218-009
When Recorded Mail To:

US Recordings
2925 Country Drive
St. Paul, MN 55117

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

Loan#: 0034865360
Invoice#: E0906822
MIN: 100105600019407823
MERS Phone: 1-888-679-6377

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 1 Fee: 14.00
BK-1107 PG- 1226 RPTT: 0.00



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: CARLA G RICHARDS

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA FEDERAL SAVINGS BANK

Original Trustee: MICHAEL J. BROKER

Loan Amount: \$335000.00

Date of Deed of Trust: May 17, 2006

Date Recorded: May 19, 2006

Book/Page: 0506 / 7658

Document Number: 0675358

Filed for record in Douglas , State of Nevada

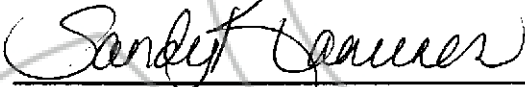
On this date of 25th day of October, 2007

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA FEDERAL SAVINGS BANK



U42268857-01GR01

SUBSTITUTION OF
LOAN# 0034865360
US Recordings

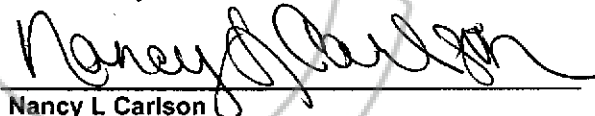


Sandy Kinnunen, Assistant Secretary

State of Minnesota , County of Ramsey

On October 25, 2007 before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared Sandy Kinnunen 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 hereto fixed the day and year first above written.



Nancy L. Carlson

Notary Public in and for State of Minnesota
My Commission Expires: January 31, 2008
Residing at Ramsey County, Minnesota

