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OFFICIAL RECORD

Requested By:
U S RECORDINGS INC

APN #: 1318-23-810-073

When Recorded Mail To:

US Recordings
2925 Country Drive
St. Paul, MN 55117

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

Loan#: 0045627890

Invoice#: E1201056

Package#: 7535523

Document#: 419475

Douglas County - NV
Karen Ellison - Recorder

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BK-0109 PG- 3819 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: ANN HASTINGS MORGAN , TRUSTEE OF THE ANN H. MORGAN REVOCABLE TRUST
DATED 5/21/04

Original Beneficiary: CHARLES SCHWAB BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$476000.00

Date of Deed of Trust: October 16, 2007

Date Recorded: October 22, 2007

Book/Page: 1007 / 6042

Document Number: 0711640

Filed for record in Douglas , State of Nevada

On this date of 6th day of January, 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.



Lisa Spurbeck, Assistant Secretary

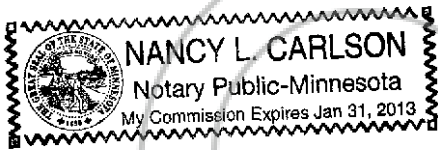
State of Minnesota , County of Ramsey

On January 6, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared Lisa Spurbeck 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, 2013
Residing at Ramsey County, Minnesota



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