

151
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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#: 0039361415
Invoice#: E1201042
Package#: 75355524
Document#: 419476

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0109 PG- 3827 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 H MORGAN / STEPHEN R MORGAN , TRUSTEES OF THE ANN H. MORGAN REVOCABLE TRUST, DATED MAY 21, 2004

Original Beneficiary: CHARLES SCHWAB BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$40000.00

Date of Deed of Trust: September 9, 2006

Date Recorded: September 26, 2006

Book/Page: 0906 / 8814

Document Number: 0685196

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.

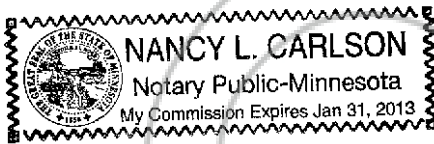


Nancy L. Carlson

Notary Public in and for State of Minnesota

My Commission Expires: January 31, 2013

Residing at Ramsey County, Minnesota



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