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02/24/2009 09:50 AM Deputy: GB

OFFICIAL RECORD

Requested By:
U S RECORDINGS INC

APN #: 1420-08-414-004

When Recorded Mail To:

US Recordings
2925 Country Drive
St. Paul, MN 55117

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

Loan#: 0039314224
Invoice#: E1216225
Package#: 75428459
Document#: 477929

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0209 PG- 5865 RPTT: 0.00

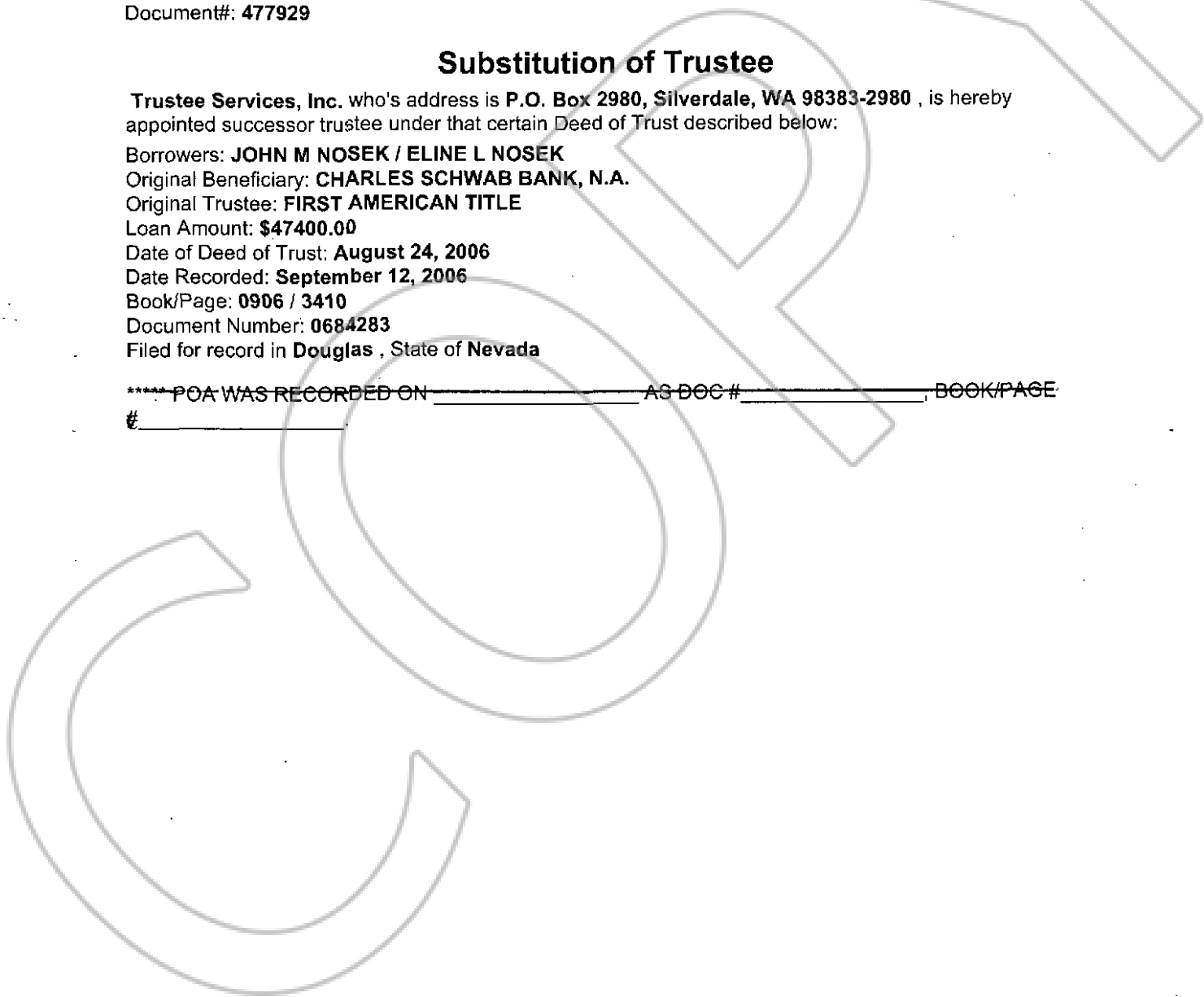


Substitution of Trustee

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: JOHN M NOSEK / ELINE L NOSEK
Original Beneficiary: CHARLES SCHWAB BANK, N.A.
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$47400.00
Date of Deed of Trust: August 24, 2006
Date Recorded: September 12, 2006
Book/Page: 0906 / 3410
Document Number: 0684283
Filed for record in Douglas , State of Nevada

**** POA WAS RECORDED ON _____ AS DOC # _____, BOOK/PAGE # _____



On this date of 13th day of February, 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.




Peggy Jordan, Assistant Vice President

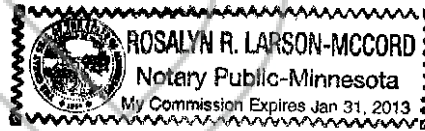
State of Minnesota , County of Ramsey

On February 13, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota ,
duly commissioned and sworn, personally appeared Peggy Jordan to me known to be the Assistant
Vice President 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.



Rosalyn R Larson-McCord
Notary Public in and for State of Minnesota
My Commission Expires: January 31, 2013
Residing at Anoka County, Minnesota



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