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DOC # 0740590
03/31/2009 02:46 PM Deputy: GB
OFFICIAL RECORD
Requested By:
U S RECORDINGS INC

APN #: 007-042-4
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#: 0029611738
Invoice#: E1246019
CostCenter#: USR
Package#: 75541881
Document#: 547281

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 2 Fee: 15.00
BK-0309 PG- 8023 RPT: 0.00

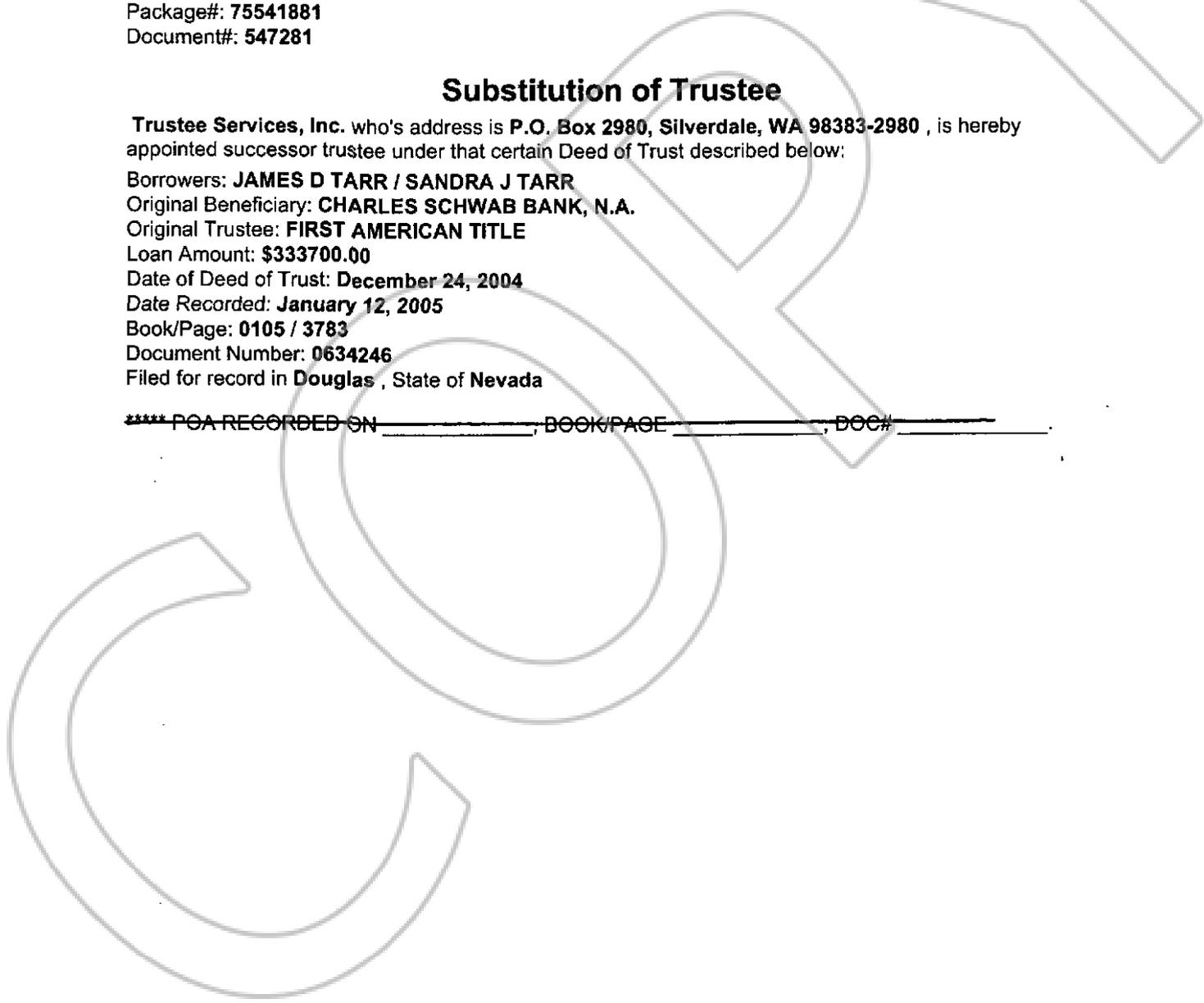


Substitution of Trustee

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:

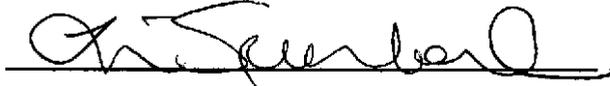
Borrowers: JAMES D TARR / SANDRA J TARR
Original Beneficiary: CHARLES SCHWAB BANK, N.A.
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$333700.00
Date of Deed of Trust: December 24, 2004
Date Recorded: January 12, 2005
Book/Page: 0105 / 3783
Document Number: 0634246
Filed for record in Douglas , State of Nevada

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



On this date of 23rd day of March, 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.

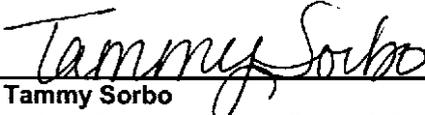


Lisa Spurbeck, Assistant Vice President

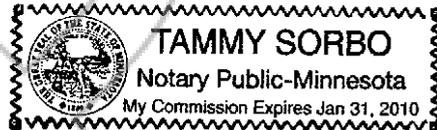
State of Minnesota , County of Ramsey

On March 23, 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 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.



Tammy Sorbo
Notary Public in and for State of Minnesota
My Commission Expires: January 31, 2010
Residing at Washington County, Minnesota



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