

APN #: 1220-22-410-173
When Recorded Mail To:

✓ US Recordings
2925 Country Drive
St. Paul, MN 55117

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

Loan#: 0029204872
Invoice#: E1311464
CostCenter#: USR
Package#: 75739028
Document#: 705492

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 2 Fee: 15.00
BK-0609 PG- 6958 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: THOMAS F MURPHY / JEAN T MURPHY

Original Beneficiary: CHARLES SCHWAB BANK, NA

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$40000.00

Date of Deed of Trust: September 30, 2004

Date Recorded: October 18, 2004

Book/Page: 1004 / 06924

Document Number: 0626914

Filed for record in Douglas , State of Nevada

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

On this date of 10th day of June, 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, NA

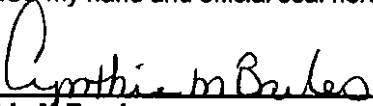


Chris Johnson, Assistant Vice President

State of Minnesota , County of Ramsey

On June 10, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared Chris Johnson 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.



Cynthia M Bowles
Notary Public in and for State of Minnesota
My Commission Expires: January 31, 2013
Residing at Chisago County, Minnesota



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