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APN #: 1320-29-114-005 When Recorded Mail To:

US Recordings 2925 Country Drive St. Paul, MN 55117

Prepared By: Donna Kurzhal Mortgage Service Center 4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA

08054-5452

Loan#: 0024532830 Invoice#: E1358357 CostCenter#: USR Package#: 75879062 Document#: 829576 DOC # 0748691
08/11/2009 10:22 AM Deputy: GB
OFFICIAL RECORD
Requested By:
U S RECORDINGS INC

Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 1 Fee:

of 1 Fee: 14.00 PG- 2275 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: KAREN M RADER

Original Beneficiary: PHH MORTGAGE SERVICES

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$147500.00

Date of Deed of Trust: June 27, 2003

Date Recorded: July 8, 2003 Book/Page; 0703 / 02903 Document Number: 0582666

Filed for record in Douglas, State of Nevada

On this date of 4th day of August, 2009

PHH MORTGAGE CORPORATION f.k.a. PHH

MORTGAGE SERVICES

Cindy Bowles, Assistant Vice President

State of Minnesota, County of Ramsey

1427 8/3/2009 75879062/1

On August 4, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Cindy Bowles 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.

Nancy L Carlson

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2013 Residing at Ramsey County, Minnesota

NANCY L. CARLSON

Notary Public-Minnesota

My Commission Expires Jan 31, 2013