

APN #: 1318-15-611-002
When Recorded Mail To:
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2925 Country Drive
St. Paul, MN 55117
Prepared By: Donna Kurzhal
Mortgage Service Center
4001 Leadenhall Road, MS SV03
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Loan#: 0055594907
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CostCenter#: USR
Package#: 76213039
Document#: 1128859

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 2 Fee: 15.00
BK-0210 PG- 1615 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: DAVID A GUSTAFSON
Original Beneficiary: CHARLES SCHWAB BANK
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$750000.00
Date of Deed of Trust: October 16, 2008
Date Recorded: October 27, 2008
Book/Page: 1008 / 4235
Document Number: 732038
Filed for record in Douglas, State of Nevada

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

On this date of 29th day of January, 2010

PHH MORTGAGE CORPORATION f.k.a.
CENDANT MORTGAGE CORPORATION d.b.a.
PHH MORTGAGE SERVICES as limited power of
attorney for CHARLES SCHWAB BANK



Chris Johnson, Assistant Vice President

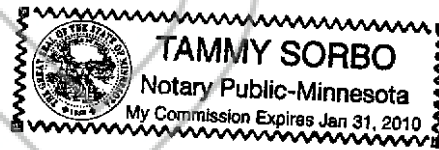
State of Minnesota , County of Ramsey

On January 29, 2010 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.



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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