

APN #: 1319-18-312-040  
When Recorded Mail To:

✓ US Recordings  
2925 Country Drive  
St. Paul, MN 55117  
Prepared By: Chris Johnson  
Mortgage Service Center  
1 Mortgage Way, MS SV03  
Mt. Laurel, New Jersey USA  
08054-5452  
Loan#: 7114576882  
Invoice#: E1550506  
CostCenter#: USR  
Package#: 76441083  
Document#: 1335299

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 2 Fee: 15.00  
BK-0710 PG- 4443 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: BRIAN D HAVILL / LYNESE A HAVILL  
Original Beneficiary: CHARLES SCHWAB BANK  
Original Trustee: FIRST AMERICAN TITLE  
Loan Amount: \$417000.00  
Date of Deed of Trust: January 27, 2010  
Date Recorded: February 19, 2010  
Book/Page: 210 / 3945  
Document Number: 758982  
Filed for record in Douglas , State of Nevada

\*\*\*\* POA WAS RECORDED ON NA AS DOC \_\_\_\_\_, BK \_\_\_\_\_, PG \_\_\_\_\_.

On this date of 17th day of June, 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

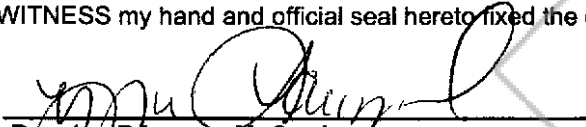


**Pam Iserman, Assistant Vice President**

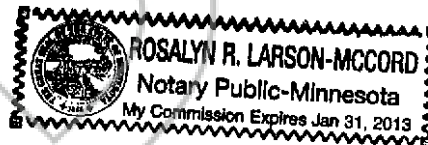
State of **Minnesota** , County of **Ramsey**

On **June 17, 2010** before me, the undersigned, a **Notary Public** in and for the State of **Minnesota** , duly commissioned and sworn, personally appeared **Pam Iserman** 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**



+U01335299+

1427 6/16/2010 76441083/1