

This Instrument prepared by:  
**RONALD E. MEHARG**  
Mail after recording to:  
**DOCX, LLC**  
**1111 ALDERMAN DR., SUITE 350**  
**ALPHARETTA, GA 30005**  
**770-753-4373**  
**MIN #: 100131020405655612**  
**VRU Tel. #: 888/679-MERS**

Above Space for Recorder's Use Only

WFWASTDR-5 01/19/2005

Project #: 708MERS  
Reference #: 708-0195184189



\* 7 0 8 - 0 1 9 5 1 8 4 1 8 9 \*

Secondary Reference #: 20050313 (R045)

Parcel ID #: 03753633130000

Property Address: 241 NWFRANK JOHNS ROA  
STEVENSON, WA 98648

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**KNOW ALL MEN BY THESE PRESENTS**, that certain Deed of Trust described below provides that this holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

**WHEREAS**, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

**NOW THEREFORE**, Mortgage Electronic Registration Systems, Inc., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association, as successor Trustee; and,

**WHEREAS**, WELLS FARGO FINANCIAL NATIONAL BANK under that certain Deed of Trust Described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Borrower(s): **BRYAN C KARKOSKY AND SHELLY K KARKOSKY, HUSBAND AND WIFE**

Original Trustee: **FIRST AMERICAN TITLE INSURANCE COMPANY**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Loan Amount: **\$223,000.00**

Date of Deed of Trust: **9/1/2004**

Date Recorded: **9/3/2004**

Book: **NA**


Page: **NA**

Instrument Number: **2004154343**

Comments: **ORIGINAL LENDER: AMERICAN MORTGAGE NETWORK, INC., A DELAWARE CORPORATION**

and recorded in the official records of Skamania County, State of Washington affecting Real Property and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of 02/24/2005.  
**WELLS FARGO FINANCIAL NATIONAL BANK**      **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

  
**JESSICA LEETE**  
**TITLE OFFICER**  
State of GA  
County of FULTON

  
**LINDA GREEN**  
**VICE PRESIDENT**

On this date of 02/24/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named **LINDA GREEN** and **JESSICA LEETE**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **VICE PRESIDENT** and **TITLE OFFICER** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** and **WELLS FARGO FINANCIAL NATIONAL BANK** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations or business entities, and that said corporations or business entities executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:



**DONA HULL**  
Notary Public - Georgia  
Fulton County  
My Comm. Expires Sept. 16, 2006