

When recorded return to:
PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA MUTUAL
MORTGAGE CORPORATION DBA COLUMBIA CREDIT UNION
P. O. Box 5452
4001 Leadenhall Road, SV03
Mt. Laurel, NJ 08054-5452
Brenda Rostrom
Loan 0033006990

SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): JACK E ANDERSON /
Original Beneficiary: COLUMBIA CREDIT UNION
Original Trustee: SKAMANIA COUNTY TITLE COMPANY
Loan Amount: \$ 58,000
Date of Deed of Trust: 02 day of April 2003
Date Recorded: 04/09/2003
Book/Page: 240/227
Document Number: 148273
Filed for record in SKAMANIA County, State of WA

On this date of 28 day of February 2007

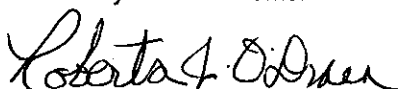
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BARBARA E. MARTELLA ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 28 day of February 2007 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared BARBARA E. MARTELLA 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 affixed the day and year first above written.


Notary Public in and for State of New Jersey
Residing at Mount Laurel

Roberta J O'Drain
Notary Public of New Jersey
My Commission Expires April 6, 2009