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Dac # 2007166481 Page 1 of 1 Date: 06/13/2007 12:40P Filed by: US RECORDINGS INC Filed & Recorded in Official Records of SKAMANIA COUNTY SKAMANIA COUNTY AUDITOR J MICHAEL GARVISON Fee: \$12.00

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: MICHAEL P BROWN

Original Beneficiary: COLUMBIA CREDIT UNION

Original Trustee: SKAMANIA COUNTY TITLE COMPANY

Loan Amount: \$116000.00

Date of Deed of Trust: October 4, 2002 Date Recorded: October 15, 2002

Book/Page: 230 / 677 Document Number: 146212

Filed for record in Skamania County, State of Washington

On this date of 4th day of June, 2007

PHH MORTGAGE CORPORATION as limited power of attorney for CUNA MUTUAL MORTGAGE CORPORATION as servicing agent for COLUMBIA CREDIT UNION

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SUBSTITUTION OF LOAN# 0032991408

US Recordings

Sandy Kinnunen, Assistant Secretary

State of Minnesota, County of Ramsey

On June 4, 2007 before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared Sandy Kinnunen to me known to be the Assistant Secretary of PHH MORTGAGE CORPORATION as limited power of attorney for CUNA MUTUAL MORTGAGE CORPORATION as servicing agent for COLUMBIA CREDIT UNION 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.

Mary Xiong

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2010

Residing at Ramsey County, Minnesota

Prepared By: Vijay Adikesavalu Mortgage Service Center 4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0032991408 Invoice#: E0779194 CostCenter#: USR

MARY XIONG Notary Public-Minnesota My Commission Expires Jan 31, 2010