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SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, DOUGLAS JAMES was the original Trustor, TITLE CO. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 12/22/2005 in SKAMANIA County, Washington, under Doc No: 2006160118 or Book page .

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, INC., a Washington State corp., as Trustee under said Deed of Trust.

Dated: 11/08/2007
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR
FRONTIER INVESTMENT CO., D/B/A RAINLAND MORTGAGE COMPANY

BY:

CRYSTAL MOORE VICE PRESIDENT
STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared CRYSTAL MOORE with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FRONTIER INVESTMENT CO., D/B/A RAINLAND MORTGAGE COMPANY the within bargainer, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such VICE PRESIDENT. WITNESS my hand and official seal at office in said county THIS 08TH DAY OF NOVEMBER IN THE YEAR 2007

SELISA S. LISTER

Notary Public/Commission expires 01/25/2010



WHEREAS, DOUGLAS JAMES was the original Trustor, TITLE CO. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 12/22/2005 in SKAMANIA County, Washington, under Doc No: 2006160118 or Book page .

NATIONWIDE TITLE CLEARING, INC., as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 11/08/2007

NATIONWIDE TITLE CLEARING, INC. BY _____, CRYSTAL MOORE, Vice President
STATE OF FLORIDA COUNTY OF PINELLAS

On 11/08/2007 before me, THE UNDERSIGNED, Notary Public, personally appeared CRYSTAL MOORE personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, or entity upon behalf of which the person acted, executed the same. WITNESS MY hand and official seal.

SELISA S. LISTER

Notary Public



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