

When Recorded return To:

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1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Document Prepared By:

Ronald E Meharg, 888-362-9638

Property Address:

241 NW FRANKS JOHNS ROAD

STEVENSON, WA 98648

Recording Recorded By:

Wells Fargo Bank, N.A.

Space Above for Recorder's Use Only

WELL

708

0196743074

MIN #: 100058310000391559

MERS Telephone #:

888/679-6377 CRef#:01/13/2008-PRef#:R089-PO

F Date:12/14/2007-Print Batch ID:41109

WAsdor-eR2.0 07/09/2007

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the 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. AS NOMINEE FOR LOANCITY.COM, whose address is **2701 WELLS FARGO WAY, X9901-L1R, 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** whose address is **1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005**, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

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

Original Trustee: **SKAMANIA COUNTY TITLE COMPANY**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LOANCITY.COM**

Date of Deed of Trust: **01/07/2005**

Loan Amount: **\$226,650.00**

Recording Date: **01/12/2005** Book: **N/A** Page: **N/A** Document #: **2005155882**

and recorded in the official records of the **County of Skamania, 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 **12/26/2007**.

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. AS
NOMINEE FOR LOANCITY.COM**

**Wells Fargo Financial National Bank, a
National Banking Association**

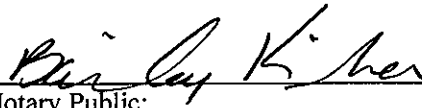
**Linda Green
Vice President**

**Brent Bagley
Title Officer**

State of GA
County of **Fulton**

On this date of **12/26/2007**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Brent Bagley** and **Linda Green**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Title Officer** and **Vice President** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LOANCITY.COM** and **Wells Fargo Financial National Bank, a National Banking Association** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) 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:



Bailey Kirchner
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
February 19, 2011