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1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Document Prepared By:

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Ronald E Meharg, 888-362-9638

Property Address:

92 RANCHO DEL ORO

STEVENSON, WA 98648

Recording Recorded By:

Wells Fargo Bank, N.A.

WELLS

708

0204298905

MIN #: 100039610011777108

MERS Telephone #:

888/679-6377CRef#:03/30/2008-PRel#:R089-PO

F Date:02/29/2008-Print Batch ID:47162

WAsdor-eR2.0 03/12/2008

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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., whose address is P.O. Box 2026, Flint, MI 48501-2026, 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): **TIMOTHY J. WATERS AND KAEI S. WATERS, HUSBAND AND WIFE**

Original Trustee: **CLARK COUNTY TITLE**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR E-LOAN, INC., A CORPORATION**

Date of Deed of Trust: **02/02/2007**

Loan Amount: **\$260,000.00**

Recording Date: **02/21/2007**

Book: **N/A**

Page: **N/A**

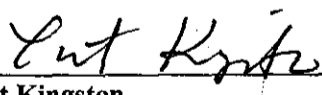
Document #: **2007165071**

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.

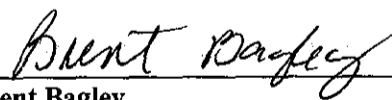
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **03/19/2008**.

Mortgage Electronic Registration Systems, Inc.

Wells Fargo Financial National Bank, a National Banking Association



Pat Kingston
Vice President



Brent Bagley
Title Officer

State of GA
County of Fulton

On this date of 03/19/2008, 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 **Pat Kingston** and **Brent Bagley**, 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, 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:



Veronica Turner
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
August 31, 2010