

When Recorded Mail To:
US Recordings
2925 Country Drive
St. Paul, MN 55117

Substitution of Trustee

Nationwide Title Clearing, Inc. who's address is 2100 ALT. 19 North, Palm Harbor, FL 34683 , is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: LARRY DESKIN / BRENDA DESKIN
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for CHARLES SCHWAB BANK, N.A.
Original Trustee: FIRST AMERICAN TITLE
Loan Amount: \$400000.00
Date of Deed of Trust: February 9, 2007
Date Recorded: February 12, 2007
Book/Page:
Document Number: 2007164980
Filed for record in Skamania County, State of Washington

***** MODIFICATION RECORDED ON 04/18/2008, DOC# 2008169647.

On this date of 21st day of July, 2009

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC (MERS) as nominee for CHARLES
SCHWAB BANK, N.A.

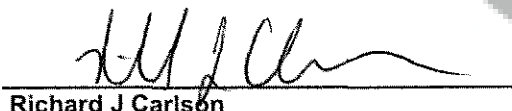


Pam Iserman, Assistant Vice President

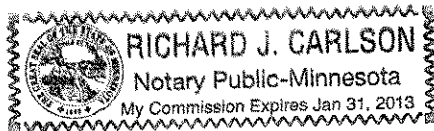
State of Minnesota , County of Ramsey

On July 21, 2009 before me, the undersigned, a Notary Public in and for the State of Minnesota , duly commissioned and sworn, personally appeared Pam Iserman to me known to be the Assistant Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for CHARLES SCHWAB BANK, N.A. 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.



Richard J Carlson
Notary Public in and for State of Minnesota
My Commission Expires: January 31, 2013
Residing at Anoka County, Minnesota



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

Loan#: 0040596553
Invoice#: E1326555
CostCenter#: USR
Package#: 75842820
Document#: 795518
MIN: 100020000405965538
MERS Phone: 1-888-679-6377



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