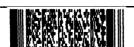
AFN #2012182120 Recorded 11/26/2012 at 12:17 PM DocType: MULTI Filed by: RECON TRUST COMPANY Page: 1 of 1 Auditor Timothy O. Todd Skamania County, WA

CHRISTOPHER M KARCHESKY, TAMARA L KARCHESKY PO Box 397 North Bonneville, WA 98639

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CHRISTOPHER M KARCHESKY, TAMARA L KARCHESKY,

is the trustor, Mortgage Electronic Registration Systems, Inc. is the current beneficiary ("Beneficiary") and LS TITLE OF WASHINGTON is the current trustee under that certain Deed of Trust dated 09/20/2005 and recorded 09/26/2005, Doc #2005158831, in Book N/A page N/A of Official Records of the County of SKAMANIA, State of Washington. WHEREAS, the Beneficiary desires to substitute a new trustee under said Deed of Trust in place and stead of original trustee.

NOW THEREFORE, the Beneficiary hereby substitutes ReconTrust Company, N.A., as new Trustee ("Trustee") under said Deed of Trust. Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it under said Deed of Trust.

Dated: 11/16/12

ReconTrust Company, N.A., Successor

Trustee

Mortgage Electronic Registration Systems, Inc., Benficiary

Χ

Deborah Hogan

Assistant Vice President

Digitally signed by Deborah Hogan

DN: cn=Deborah Hogan, c=US, st=AZ, o=ReconTrust Company, NA, ou=email=deborah.hogan@recontrustco.com

Justin Harris-El

Assistant Vice President

Digitally signed by Justin Harris-El
DN: cn=Justin Harris-El, c=US, st=AZ, o=ReconTrust Company,
NA, ou= email=justin.harris-el@bankofamerica.com

STATE OF ARIZONA,

COUNTY OF MARICOPA

On 11/16/12, before me, Corey Kowalsky, Notary Public, personally appeared Deborah Hogan, Assistant Vice President of ReconTrust Company, N.A., and Justin Harris-El, Assistant Vice President of Mortgage Electronic Registration Systems, Inc., whose identities were proven to me on the basis of satisfactory evidence to be the persons they claim to be and whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last written.

Digitally signed by Corey Kowalsky
DN: cn=Corey Kowalsky, c=US, st=A Z, o=ReconTrust Company, NA,
ou=Notary, "OU =
http://www.azsos.gov/notary/notlookup.asp?commission=306580", "OU =
306580", "OU = Comm. Exp. Date 12/4/2014",
email=corey.kowalsky@recontrustco.com

COREY KOWALSKY Notary Public - Arizona My Commission Expires December 4, 2014 X eng

Corey Kowalsky Notary

Recording Requested By And When Recorded Return To: ReconTrust Company, N.A. 2575 W. Chandler Blvd., Mail Stop: AZ1-804-02-11 Chandler, AZ 85224 (800) 540-2684