

When recorded return to:  
Trustee Services, Inc.  
PO Box 2980  
Silverdale, WA 98383-2980

Client Id: RMS/ROL  
Skey #: 19300



STATE OF WASHINGTON  
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

FHA Case #:561-8668318 *w3249558*

Reverse Mortgage Solutions, Inc., the current holder of the obligations secured by that certain Deed of Trust, described below does hereby substitute TRUSTEE SERVICES, INC., whose address is PO BOX 2980, Silverdale, WA 98383 as trustee in lieu of the named Trustee under said Deed of Trust. TRUSTEE SERVICES, INC. hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder, does hereby reconvey without warranty to the person(s) legally entitled thereto, all estate now held by it under said Deed of Trust.

Trustor: Janet Kaye Fredericksen, Trustee of the Fredericksen Family Trust dated September 13, 2005  
Original Trustee: NCS Placer Title  
Original Beneficiary: Genworth Financial Home Equity Access, Inc., formerly known as Liberty Reverse Mortgage, Inc.  
Dated: 11/21/2008  
Amount: \$330,000.00  
Recorded: 6/29/2009 in SKAMANIA County, State of Washington as Instrument or Auditor No. 2009173223

DATE: 29 day of October, 2013

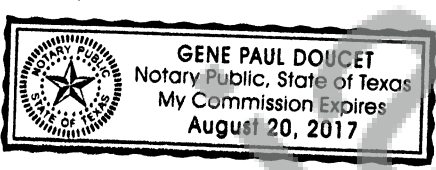
Reverse Mortgage Solutions, Inc.

Robbye Johnson  
NAME: Robbye Johnson  
TITLE: Vice President

STATE OF TEXAS, COUNTY OF HARRIS

This instrument was acknowledged before me on this 29 day of October, 2013 by Robbye Johnson, Vice President of Reverse Mortgage Solutions, Inc., a Delaware Corporation, on behalf of said corporation.

Gene Paul Doucet  
NOTARY PUBLIC, STATE OF TEXAS



TRUSTEE SERVICES INC., A WASHINGTON CORPORATION

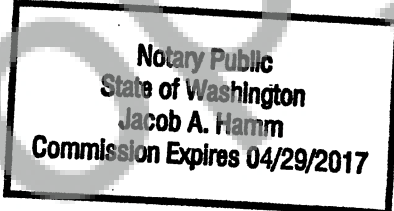
Tammie L. Ormerod  
TAMMIE L. ORMEROD, ASSISTANT SECRETARY

STATE OF WASHINGTON, COUNTY OF KITSAP

On this 11-5-2013 before me, Jacob A. Hamm a Notary Public in and for the State of Washington, personally appeared TAMMIE L. ORMEROD, ASSISTANT SECRETARY of 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 of oath state that he/she is authorized to execute the instrument.

Witness my hand and official seal.

Jacob A. Hamm  
Jacob A. Hamm, Notary Public In  
and for the State of Washington  
Commission Expires: 4/29/2017



Holder's Address: 2727 Spring Creek Drive, Spring, TX 77373

Dated 11/21/2008 in the amount of \$330,000.00