

When recorded mail to:  
CoreLogic  
450 E. Boundary St.  
Attn: Release Dept.  
Chapin, SC 29036

This space for Recorder's use



Case Nbr: 28592258  
Ref Number: 8011729814

Tax ID: 03-10-15-0-0-0202-00  
2/4/2014

Property Address:  
902 ORCHARD LN  
UNDERWOOD, WA 98651  
WA0-R-ST 28592258 1/23/2014

Recording Requested By:  
Navy Federal Credit Union  
Prepared By:  
Debora C. Cox  
888-603-9011  
450 E. Boundary St.  
Chapin, SC 29036

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

NAVY FEDERAL CREDIT UNION, the present beneficiary for the Deed of Trust described below, does hereby substitute **NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION** as Trustee under said Deed of Trust in place of **DCBL, INC., A WASHINGTON CORPORATION**.

**NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION**, the present trustee under the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest under the Deed of Trust described below:

Original Lender: **NAVY FEDERAL CREDIT UNION**  
Made By: **BEN A VAN HORN AND MELODY JO VAN HORN, HUSBAND AND WIFE**  
Original Trustee: **DCBL, INC., A WASHINGTON CORPORATION**  
Date of Deed of Trust: **7/21/2004**  
Loan Amount: **\$60,000.00**

Recorded in Skamania County, WA on: 8/18/2004, book N/A, page N/A and instrument number **2004154121**

**Property Legal Description:**

**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 3 NORTH, RANGE 10 EAST, OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 15; THENCE WEST 31 RODS; THENCE NORTH 40 RODS; THENCE EAST 31 RODS; THENCE SOUTH 40 RODS TO THE POINT OF BEGINNING. ALSO, BEGINNING AT A POINT 40 RODS SOUTH AND 9 RODS WEST OF THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE SAID SECTION 15; THENCE NORTH 126 FEET; THENCE WEST 206 FEET; THENCE SOUTH 126 FEET; THENCE EAST 206 FEET TO THE POINT OF BEGINNING. EXCEPT THE EAST 30 FEET THEREOF CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED MAY 9, 1934, IN AUDITOR'S FILE NO. 19433, SKAMANIA COUNTY DEED RECORDS. ALSO EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED MARCH 11, 1976, IN BOOK 70, PAGE 649, IN AUDITOR'S FILE NO. 81856, SKAMANIA COUNTY DEED RECORDS. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. TITLE HELD BY: BEN A. VAN HORN AND MELODY JO VAN HORN, HUSBAND AND WIFE PARCEL: 03-10-15-0-0-0202-00 WARD: BART:**

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 1/23/2014

NAVY FEDERAL CREDIT UNION

NATIONWIDE TRUSTEE SERVICES, INC., A  
WASHINGTON CORPORATION

By: Frances Y. King  
Frances Y. King, Authorized Agent  
State of SC, County of Lexington

By: Laurel W. Keen  
Laurel W. Keen, Vice President

On this 23 day of January, 2014 before me personally appeared Frances Y. King, Authorized Agent of NAVY FEDERAL CREDIT UNION and Laurel W. Keen, Vice President of NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION who provided satisfactory evidence of their identification to be the persons whose names are subscribed to this instrument, and they acknowledged that they executed the foregoing instrument.

Vanessa P. Burkett  
Notary Public: Vanessa P. Burkett  
Richland County, South Carolina  
My Commission Expires: 10/10/2016

VANESSA P. BURKETT  
Notary Public  
State of South Carolina  
My Commission Expires 10/10/2016

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