200412090073 Skagit County Auditor

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Record and Return To: BANK ONE LOAN SERVICING CENTER 201 EAST MAIN STREET LEXINGTONKY40507 1-877-226-5663

SUBSTITUTION OF TRUSTEE DEED OF RECONVEYANCE

JPMorgan Chase Bank, N.A.

SUCCESSOR BY MERGER TO BANK ONE NA

the Owner and holder of the Note secured by Deed of Trust dated _____04/25/02

made by JOE ZOLLMAN

trustor to FIRST AMERICAN TITLE INSURANCE CO

Trustee, for the benefit of _JPMORGAN CHASE BANK NA

SUCCESSOR BY MERGER TO BANK ONE NA

Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder ofSKAGITCounty, State ofWASHINGTON, in BookNA, PageNAas Document No.200205130164,

hereby substitutes JPMorgan Chase Bank, N.A.,

SUCCESSOR BY MERGER TO BANK ONE NA

as Trustee in lieu of the above named Trustee under said Deed of Trust.

JPMorgan Chase Bank, N.A.

SUCCESSOR BY MERGER TO BANK ONE NA

hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

Assigned to Bank One NA from The Provident Bank Recorded 2/9/04 doc# 200402090008

IN WITNESS WHEREOF said Owner and said Substituted Trustee has caused this instrument to be executed by their duly authorized officers, this 1 day of December, 2004.

JPMorgan Chase Bank, N.A. As Beneficiary and Substituted Trustee:

By: VERNON S EVANS VICE PRESIDENT

State of Kentucky, County of Fayette) ss.

On this 1 day of December, 2004, personally appeared before me, a Notary Public in and for said County and State, VERNON S EVANS VICE PRESIDENT known to me to be the person (or proved to me on the basis of satisfactory evidence) described in and who executed the foregoing instrument, who acknowledged to me that JPMorgan Chase Bank, N.A. executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Iotary Public

My Commission Expires:

SCOTT EVANS



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