



200502140077
Skagit County Auditor

2/14/2005 Page 1 of 1 8:44AM

Record and Return To:
BANK ONE
LOAN SERVICING CENTER
201 EAST MAIN STREET
LEXINGTON KY 40507
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 04/14/04

made by AMY C RICHARDS AND KEVIN C SCHWARTZ as

trustor to WA STEWART TITLE COMPANY OF WASHINGTON as

Trustee, for the benefit of JPMorgan Chase Bank NA as

successor by merger to Bank One NA

Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of

SKAGIT County, State of WASHINGTON, in Book

N/A, Page N/A as Document No. 200404230057,

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.

IN WITNESS WHEREOF said Owner and said Substituted Trustee has caused this instrument to be executed by their duly authorized officers, this 4 day of February, 2005.

JPMorgan Chase Bank, N.A.

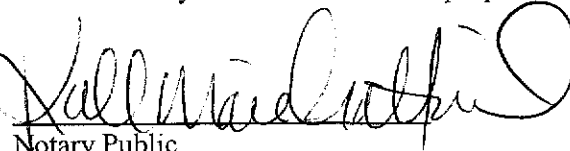
As Beneficiary and Substituted Trustee:

By:


BRIAN C GOINS
VICE PRESIDENT

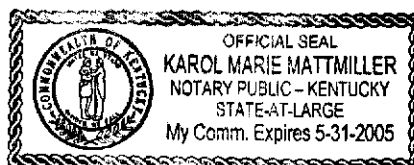
State of Kentucky, County of Fayette) ss.

On this 4 day of February, 2005, personally appeared before me, a Notary Public in and for said County and State, BRIAN C GOINS 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.


Notary Public

My Commission Expires: _____

KAROL MATTMILLER



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