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Record and Return To; Chase Home Finance LOAN SERVICING CENTER PO BOX 11606 LEXINGTON KY 40576-9982 1-800-836-5656

## SUBSTITUTION OF TRUSTEE DEED OF RECONVEYANCE

CHASE BANK USA, NA FKA CHASE MANHATTAN BANK USA, NA the Owner and holder of the Note secured by Deed of Trust dated 11/07/03 made by WILLIAM H. SCHAARSCHMIDT AND ELIZABETH C. SCHAARSCHMIDT trustor to FIRST AMERICAN TITLE INSURANCE COMPANY Trustee, for the benefit of CHASE BANK USA, NA Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of SKAGIT County, State of WASHINGTON , Page as Document No. 200402230014 , hereby substitutes CHASE BANK USA, NA, as Trustee in lieu of the above named Trustee under said Deed of Trust. CHASE BANK USA, 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 16 day of November, 2005. CHASE BANK USA, NA As Beneficiary and Substituted Trustee: TERRANCE LEE VICE PRESIDENT State of Kentucky, **County of Fayette** On this 16 day of November, 2005, personally appeared before me, a Notary Public in and for said County and State, TERRANCE LEE 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 CHASE BANK USA, NA executed the same freely

ANDREW PAPOY

My Commission Expires:

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and voluntarily and for the uses and purposes therein mentioned.