

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 07/02/04
made by SHANON DEAN SPRADLIN & KIMBER L SPRADLIN as
trustor to FIRST AMERICAN TITLE INSURANCE COMPANY as
Trustee, for the benefit of CHASE MANHATTAN BANK USA NA as

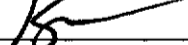
Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
SKAGIT County, State of WASHINGTON, in Book
NA, Page NA as Document No. 200407200138,
hereby substitutes CHASE BANK USA NA,

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
THERE TO, 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 9 day of January, 2006.

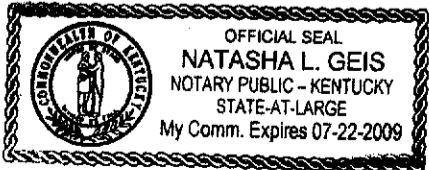
CHASE BANK USA NA
As Beneficiary and Substituted Trustee:

By: 
KENNETH MEEKER
VICE PRESIDENT

State of **Kentucky**, County of **Fayette**) ss.

On this 9 day of January, 2006, personally appeared before me, a Notary Public in and for said
County and State, KENNETH MEEKER 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
and voluntarily and for the uses and purposes therein mentioned.


Notary Public



My Commission Expires: _____