

Record and Return To:
JPMorgan Chase Bank, N.A.
Loan Servicing
710 Kansas Lane, LA4-2107
Monroe, LA 71203



200810300045
Skagit County Auditor

10/30/2008 Page 1 of 2 10:11AM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated July 10, 2007 made by Nanci J. BARNHARD, JOINED HEREIN PRO-FORMA BY HER HUSBAND ROGER BARNHARD, Trustor(s) to WA STEWART TITLE COMPANY OF WASHINGTON, Trustee for JPMORGAN CHASE BANK, N.A., Beneficiary, which Deed of Trust was recorded August 3, 2007 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200708030063, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

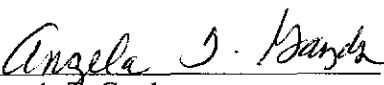
LOT 11 AND 12 AND THE WEST HALF OF LOT 13, BLOCK 219, MAP OF THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGE 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Property address known as 2220 28TH ST, ANACORTES WA 98221

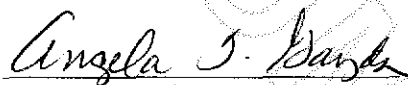
J.P. MORGAN CHASE CUSTODY SERVICES, INC. hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust.

In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this 10/24/08, each in its respective interest.

JPMORGAN CHASE BANK, N.A.


Angela T. Gayden
Vice President

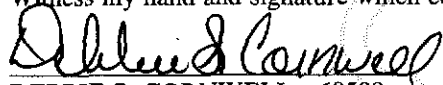
J.P. MORGAN CHASE CUSTODY SERVICES,
INC. Substitute Trustee


Angela T. Gayden
Vice President

State of Louisiana
Parish/County of OUACHITA

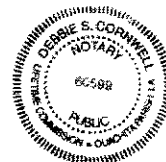
On this 10/24/08, before me appeared Angela T. Gayden, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Vice President, of JPMORGAN CHASE BANK, N.A. and that the seal affixed to said instrument is the corporate seal of said corporation by authority of its Board of Directors (or trustees) and that Angela T. Gayden acknowledged the instrument to be the free act and deed of the corporation (or association).

Witness my hand and signature which certifies as my seal.



DEBBIE S. CORNWELL - 60599

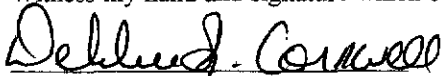
Notary Public
LIFETIME COMMISSION



State of Louisiana
Parish/County of OUACHITA

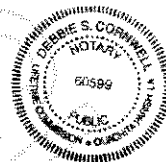
On 10/24/08 before me DEBBIE S. CORNWELL - 60599, personally appeared Angela T. Gayden Vice President, of J.P. Morgan Chase Custody Services Inc., to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed it for the uses and purposes therein mentioned as his/her/their free act and deed.

Witness my hand and signature which certifies as my seal.



DEBBIE S. CORNWELL - 60599

Notary Public
LIFETIME COMMISSION



Prepared by: Rita Helton
JPMorgan Chase Bank, N.A.
Loan Servicing
710 Kansas Lane, LA4-2107
Monroe, LA 71203
Telephone Nbr: 1-800-836-5656
Min:

Loan No.: 00426370565178
County of: SKAGIT
Investor No.:
Outbound Date: 10/16/08
Investor Loan No.:
MERS Phone, if applicable: 1-888-679-6377

WA05
09/29/08



200810300045
Skagit County Auditor