

Record and Return To: Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated October 2, 2006 made by BRUCE R HUBBARD AND KATHLEEN T HUBBARD, Trustor(s) to FIRST AMERICAN TITLE COMPANY, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLES BANK, Beneficiary, which Deed of Trust was recorded October 5, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200610050098, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

LOT A OF THAT CERTAIN SURVEY RECORDED MAY 24. 2001 UNDER AUDITOR'S FILE NO 200105240092. ANO BEING A PORTION OF LOTS 16 AND 17. BLOCK 10. "MAP OF SYNDICATE ADDITION TO THE TOWN OF LACONNER, SKAGIT CO., WASH.", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 109, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN STATE OF WASHINGTON, COUNTY OF SKAGIT.

Property address known as 742 MAPLE AVENUE, LACONNER WA 98257

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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Ulanda Willis

INC. Substitute Trustee

J.P. MORGAN CHASE CUSTODY SERVICES,

Vice President

Ulanda Willis Vice President

WA05 09/29/08 State of Louisiana Parish/County of OUACHITA

On this 10/24/08, before me appeared Ulanda Willis, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Vice President, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 Ulanda Willis 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.

Notary Public LIFETIME

State of Louisiana

Parish/County of OUACHITA

On 10/24/08 before me MICHELLE LYN RIVERS, 4642, personally appeared Ulanda Willis 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.

MICHELLE LYN RIVERS - 4642

Notary Public **LIFETIME**

Prepared by: Rita Helton Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Min: 100135900000078664

Loan No.: 1914363828 County of: SKAGIT Investor No.: 433

Outbound Date: 10/16/08 Investor Loan No.: 1702535550

MERS Phone, if applicable: 1-888-679-6377

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