

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



200811120059
Skagit County Auditor

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated October 5, 2006 made by MICHAEL WARREN AND CORRINA WARREN, Trustor(s) to FIRST AMERICAN TITLE INSURANCE CO., Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION, Beneficiary, which Deed of Trust was recorded October 11, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200610110103, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number: P49631P49633
See exhibit A attached
Property address known as 3776 OLD HWY 99 N RD, BURLINGTON WA 98233

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 11/04/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

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

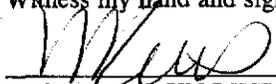
Ulanda Willis
Vice President

Ulanda Willis
Vice President

State of Louisiana
Parish/County of OUACHITA

On this 11/04/08, 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.

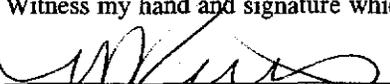

MICHELLE LYN RIVERS - 4642
Notary Public
LIFETIME



State of Louisiana
Parish/County of OUACHITA

On 11/04/08 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: NANCY LEGASPI
Chase Home Finance LLC
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-800-848-9136
Min: 100122200002851985

Loan No.: 23726458
County of: SKAGIT
Investor No.: D15
Outbound Date: 10/27/08
Investor Loan No.: 0123026221
MERS Phone, if applicable: 1-888-679-6377

WA05
09/29/08



EXHIBIT "A"

Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

The North 420 feet of the Southeast 1/4 of the Southwest 1/4 of Section 20, Township 36 North, Range 4 East; EXCEPT the three following described portions thereof:

(1) Old Highway No. 99 along the East line thereof;

(2) The South 211 feet thereof, and,

(3) That portion thereof lying West of the East line of that certain tract conveyed to Henry L. Clark and Alice M. Clark, husband and wife, by Correction Quit Claim Deed, recorded July 7, 1975 under Auditor's File No. 820157.



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