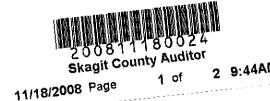
Record and Return To: Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated August 12, 2005 made by RICHARD E. SKEEN AND JANET K. SKEEN, Trustor(s) to JOAN H. ANDERSON, EVP ON BEHALF OF FLAGSTAR BANK, FSB., Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GEER FINANCIAL GROUP, INC., Beneficiary, which Deed of Trust was recorded August 17, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200508170078, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number: 4680-000-017-000

THE LAND REFERRED TO TIN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS: LOT 17, ?BIG LAKE HEIGHTS?, AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 118 THROUGH 120, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Property address known as 23511 MOLLY LANE, MOUNT VERNON WA 98274

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 11/06/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, J.P. MORGAN CHASE CUSTODY SERVICES, INC.

INC. Substitute Trustee

Vice President

Vice Presiden

WA05 09/29/08

State of Louisiana Parish/County of OUACHITA

On this 11/06/08, before me appeared INGRID WHITTY, 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 INGRID WHITTY 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 11/06/08 before me MICHELLE LYN RIVERS - 4642, personally appeared INGRID WHITTY 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: ALLISHA MCKEITHEN

Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-800-848-9136 Min: 100052550078380051 Loan No.: 1970144795 County of: SKAGIT Investor No.: 432

Outbound Date: 10/29/08 Investor Loan No.: 1699274474

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

200811180024 Skagit County Auditor

11/18/2008 Page

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WA05 09/29/08