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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 June 12, 2006 made by CURTIS A HARDEBECK, Trustor(s) to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR M&T MORTGAGE CORPORATION, Beneficiary, which Deed of Trust was recorded June 20, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200606200071, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number: 4587-000-011-0000 (P102082)

Property address known as 705 N REED STREET, SEDRO WOOLLEY WA 98284

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.

Ulanda Willis

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 12/05/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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

Ulanda Willis Vice President

Vice President

WA05 09/29/08

State of Louisiana Parish/County of OUACHITA

On this 12/05/08, 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.

JOAN KNOX - 22147

Notary Public

LIFETIME COMMISION

VIRATON OF STATES

State of Louisiana

Parish/County of OUACHITA

On 12/05/08 before me JOAN KNOX - 22147, 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.

JOAN KNOX - 22147

Notary Public

LIFETIME COMMISION

Prepared by: RONALYN CALUZA

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

Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Min: 100050300004864444

Loan No.: 1846454660 County of: SKAGIT Investor No.: 529

Outbound Date: 12/03/08 Investor Loan No.: 365719714

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

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