

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



200901020059  
Skagit County Auditor

1/2/2009 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 October 18, 2006 made by DAVID ANDREW HOLLANDS AND KARI HOLLANDS, Trustor(s) to FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee for JPMORGAN CHASE BANK, N.A., Beneficiary, which Deed of Trust was recorded October 24, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200610240087, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

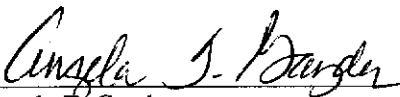
Parcel Number: P109356

Property address known as 1625 LINDSAY LOOP, MOUNT VERNON WA 98274-6127

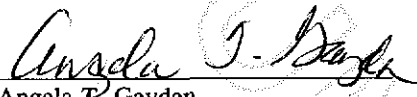
J.P. MORGAN CHASE CUSTODY SERVICES, INC. hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) 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 12/17/08, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

  
Angela T. Gayden  
Vice President

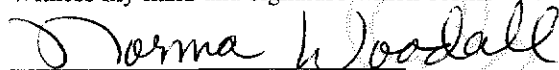
J.P. MORGAN CHASE CUSTODY SERVICES,  
INC. Substitute Trustee

  
Angela T. Gayden  
Vice President

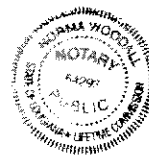
State of Louisiana  
Parish/County of OUACHITA

On this 12/17/08, 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.



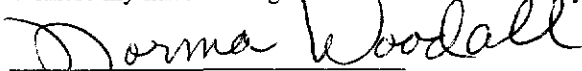
NORMA WOODALL - 64293  
Notary Public  
LIFETIME COMMISSION



State of Louisiana  
Parish/County of OUACHITA

On 12/17/08 before me NORMA WOODALL - 64293, 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.



NORMA WOODALL - 64293  
Notary Public  
LIFETIME COMMISSION



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

Loan No.: 00447022179652  
County of: SKAGIT  
Investor No.:  
Outbound Date: 12/15/08  
Investor Loan No.:  
MERS Phone, if applicable: 1-888-679-6377



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Skagit County Auditor