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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 March 23, 2005 made by MADONNA TRACY, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded March 28, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200503280078, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number:

Property address known as 1715 BAKERVIEW CT, ANACORTES WA 98221

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.

Ulanda Willis

INC. Substitute Trustee

J.P. MORGAN CHASE CUSTODY SERVICES,

Vice President

Vice President

State of Louisiana Parish/County of OUACHITA

On this 12/17/08, 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 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 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 COMMISSION

State of Louisiana

Parish/County of OUACHITA

On 12/17/08 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 COMMISSION

Prepared by: JENNIFER ALBERTO

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

Telephone Nbr: 1-800-848-9136

Min:

Loan No.: 1846135661 County of: SKAGIT Investor No.: 529

Outbound Date: 12/16/08 Investor Loan No.: 105151475

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

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