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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 Truss dated June 18, 2008 made by DENNIS S. MCCARTHY AND MAGDALEN A. MCCARTHY, Trustor(s) to FANLA - SUBESCROW, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR QUICKEN LOANS INC., Beneficiary, which Deed of Trust was recorded June 30, 2008 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200806300119, 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 3518 MARION WAY, 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 12/19/08, each in its respective interest.

INC.

INGRID WHIT

Vice President

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

Vice President

WA05 09/29/08 State of Louisiana Parish/County of OUACHITA

On this 12/19/08, 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.

4642

MICHELLE LYN RIVERS - Notary Public LIFETIME COMMISSION



State of Louisiana Parish/County of OUACHITA

On 12/19/08 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 COMMISSION

Prepared by: CHRISTIAN FLORES Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203 Telephone Nbr: 1-800-848-9136 Min: 100039032166727426 Loan No.: 1973174533 County of: SKAGIT Investor No.: 45A Outbound Date: 12/17/08 Investor Loan No.: 1707334166 MERS Phone, if applicable: 1-888-679-6377



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