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CHASE HOME FINANCE LLC
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683



200902170012
Skagit County Auditor

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Loan#: 1846683816

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, DAVID WITIAK AND JOANNE WITIAK was the original Trustor, WESTWARD FINANCIAL SERVICES was the original Trustee, and HORIZON BANK was the original Beneficiary under that certain Deed of Trust dated 05/16/2007 in SKAGIT County, Washington, under Doc No: 200705290205 or Book page ; WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TITLE CLEARING, INC., a Washington State corporation, as Trustee under said Deed of Trust.

Dated: 02/03/2009

JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK, F/K/A THE CHASE MANHATTAN BANK FKA CHEMICAL BANK NEW JERSEY, N.A. SUCCESSOR BY MERGER TO HORIZON BANK, N.A.

BY: _____

CRYSTAL MOORE VICE PRESIDENT

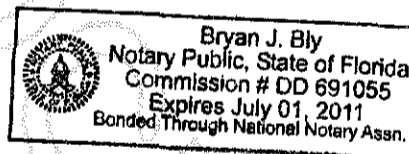
STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared CRYSTAL MOORE with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK, F/K/A THE CHASE MANHATTAN BANK FKA CHEMICAL BANK NEW JERSEY, N.A. SUCCESSOR BY MERGER TO HORIZON BANK, N.A. the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such VICE PRESIDENT.

WITNESS my hand and official seal at office in said county THIS 03RD DAY OF FEBRUARY IN THE YEAR 2009

BRYAN J. BLY

Notary Public/Commission expires 07/01/2011



WHEREAS, DAVID WITIAK AND JOANNE WITIAK was the original Trustor, WESTWARD FINANCIAL SERVICES was the original Trustee, and HORIZON BANK was the original Beneficiary under that certain Deed of Trust dated 05/16/2007 in SKAGIT County, Washington, under Doc No: 200705290205 or Book page ;

NATIONWIDE TITLE CLEARING, INC., as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 02/03/2009

NATIONWIDE TITLE CLEARING, INC.

BY: _____

CRYSTAL MOORE VICE PRESIDENT

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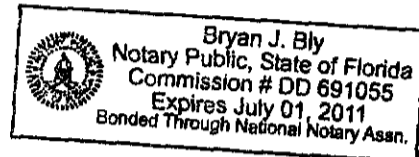
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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF FLORIDA COUNTY OF PINELLAS

On 02/03/2009 before me, THE UNDERSIGNED, Notary Public, personally appeared CRYSTAL MOORE personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same.

WITNESS MY hand and official seal.



Notary Public

Prepared By: Jessica Fretwell/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

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