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210:00AM

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 August 2, 2005 made by GREGORY D. WESTBROOK AND CHERYL L. WESTBROOK, Trustor(s) to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GOLF SAVINGS BANK, Beneficiary, which Deed of Trust was recorded August 5, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200508050120, 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 34581 SOUTH SHORE DRIVE, MOUNT VERNON WA 98274

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 02/17/09, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC.

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

Vice President

State of Louisiana Parish/County of OUACHITA

On this 02/17/09, before me appeared CHASTITY NEWSOME, 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 CHASTITY NEWSOME 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 02/17/09 before me MICHELLE LYN RIVERS - 4642, personally appeared CHASTITY NEWSOME 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: ANNIE TEODORO Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A

Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Min: 100205000000304049

Loan No.: 1846262487 County of: SKAGIT

Investor No.: 33B

Outbound Date: 02/12/09 Investor Loan No.: 1846262487

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

WA05 09/29/08 Skagit County Auditor

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