Record and Return To:

Chase Home Finance LLC

Reconveyance Services

Skagit County Auditor

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated June 16, 2005 made by MICHAEL L SANDOZ AND VERENE G SANDOZ, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded June 24, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200506240165, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number:

780 Kansas Lane, Suite A Monroe, LA 71203

Property address known as 5113 KINGSWAY, 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 03/18/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

INGRID WHITT

Vice President

J.P. MORGAN CHASE CUSTODY SERVICES,

2 10:23AM

INC. Substitute Trustee

INGRID WHITA

Vice President

State of Louisiana Parish/County of OUACHITA

On this 03/18/09, 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 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 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.

MICHELLE LYN RIVERS - 4642

Notary Public

LIFETIME COMMISSION

State of Louisiana Parish/County of OUACHITA

On 03/18/09 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: JOAN BARDON Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Min:

Loan No.: 1846196531 County of: SKAGIT Investor No.: 529

Outbound Date: 03/16/09 Investor Loan No.: 162462719

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

Skagit County Auditor

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210:23AM

WA05 09/29/08

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