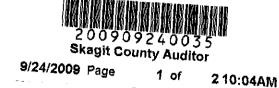
Record and Return To: JPMorgan Chase Bank, N.A. Loan Servicing 710 Kansas Lane, LA4-2107 Monroe, LA 71203



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated September 2, 2005 made by ROBERT W TOWNES AND SUZANNE C TOWNES, Trustor(s) to CRC CALIFORNIA RECONVEYANCE COMPANY, Trustee for WASHINGTON MUTUAL BANK, FA, A FEDERAL ASSOCIATION, Beneficiary, which Deed of Trust was recorded September 19, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200509190122, 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 3818 W. 12TH ST, ANACORTES WA 98221

MODIFICATION AGREEMENT FROM ROBERT W TOWNES AND SUZANNE C TOWNES TO WASHINGTON MUTUAL BANK DATED NOVEMBER 24, 2006, RECORDED DECEMBER 11, 2006, VOLUME/BOOK NA PAGE NA DOCUMENT 200612110148 TO FORM A SINGLE LIEN OF \$213,914.00.

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 09/08/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A. S/B/M TO WASHINGTON MUTUAL BANK F/K/A WASHINGTON MUTUAL BANK, FA, A FEDERAL ASSOCIATION J.P. MORGAN CHASE CUSTODY SERVICES,

INC. Substitute Trustee

Vice President

YAKUTA WATKINS

Vice President

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

On this 09/08/09, before me appeared YAKITA WATKINS, 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. S/B/M TO WASHINGTON MUTUAL BANK F/K/A WASHINGTON MUTUAL BANK, FA, A FEDERAL ASSOCIATION 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 YAKITA WATKINS 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.

DEBBIE S. CORNWELL - 60599

Notary Public

LIFETIME COMMISION

COSSO CONTRACTOR OF THE PROPERTY OF THE PROPER

State of Louisiana Parish/County of OUACHITA

On 09/08/09 before me DEBBIE S. CORNWELL - 60599, personally appeared YAKITA WATKINS 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.

DEBBIE S. CORNWELL - 60599

Notary Public

LIFETIME COMMISION

Prepared by: MARY G CLEMENTE

JPMorgan Chase Bank, N.A.

Loan Servicing

710 Kansas Lane, LA4-2107

Monroe, LA 71203

Telephone Nbr: 1-800-836-5656

Min:

Loan No.: 00429400094685

County of: SKAGIT

Investor No.:

Outbound Date: 09/04/09

Investor Loan No.:

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

WA05 09/29/08 200909240035 Skagit County Auditor

9/24/2009 Page

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