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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 December 12, 2003 made by SKYE K RICHENDRFER AND SALLY C RICHENDRFER WHO ACQUIRED TITLE AS SKYE R. RICHENDRFER AND SALLY C RICHENDRFER, Trustor(s) to CRC CALIFORNIA RECONVEYANCE COMPANY, Trustee for WASHINGTON MUTUAL BANK, Beneficiary, which Deed of Trust was recorded January 2, 2004 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200401020030, 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 1715 LINDSAY LOOP, MOUNT VERNON WA 98274

MODIFICATION AGREEMENT FROM SKYE K RICHENDRFER AND SALLY C RICHENDRFER WHO ACQUIRED TITLE AS SKYE R. RICHENDRFER AND SALLY C RICHENDRFER TO WASHINGTON MUTUAL BANK DATED FEBRUARY 15, 2007, RECORDED MARCH 1, 2007, VOLUME/BOOK NA PAGE NA DOCUMENT 200703010044 BEING INCREASED BY \$25,000.00 TO FORM A SINGLE LIEN OF \$50.000.00.

CEM FROM SKYE K RICHENDRFER AND SALLY C RICHENDRFER WHO ACQUIRED TITLE AS SKYE R. RICHENDRFER AND SALLY C RICHENDRFER TO WASHINGTON MUTUAL BANK DATED DECEMBER 6, 2007, RECORDED DECEMBER 24, 2007, VOLUME/BOOK NA PAGE NA DOCUMENT 200712240148 BEING INCREASED BY \$99,999.00 TO FORM A SINGLE LIEN OF \$149,999.00.

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 11/20/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A. S/B/M TO WASHINGTON MUTUAL BANK

YAKITA WATKINS

INC. Substitute Trustee

J.P. MORGAN CHASE CUSTODY SERVICES,

Vice President

YAKITA WATKINS

Vice President

State of Louisiana Parish/County of OUACHITA

On this 11/20/09, 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 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.

SHARON HUTSON - 77031

Notary Public

LIFETIME COMMISION

State of Louisiana Parish/County of OUACHITA

On 11/20/09 before me SHARON HUTSON - 77031, 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.

SHARON HUTSON - 77031

Notary Public

LIFETIME COMMISION

Prepared by: ARVIN INGUA JPMorgan Chase Bank, N.A.

Loan Servicing

710 Kansas Lane, LA4-2107

Monroe, LA 71203

Telephone Nbr: 1-800-965-4395

Min:

Loan No.: 00429400679274

County of: SKAGIT

Investor No.:

Outbound Date: 11/17/09

Investor Loan No.:

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

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