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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 November 23, 2004 made by DOUGLAS NIVA AND LISA NIVA, Trustor(s) to CRC CALIFORNIA RECONVEYANCE COMPANY, Trustee for WASHINGTON MUTUAL BANK, Beneficiary, which Deed of Trust was recorded December 7, 2004 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200412070054, 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 855 SUMMERHILL RD, SEDRO WOOLLEY WA 98284-8875

MODIFICATION AGREEMENT FROM DOUGLAS NIVA AND LISA NIVA TO WASHINGTON MUTUAL BANK, FA DATED FEBRUARY 21, 2006, RECORDED MARCH 21, 2006, VOLUME/BOOK NA PAGE NA DOCUMENT 200603210093 BEING INCREASED BY \$30,000.00 TO FORM A SINGLE LIEN OF \$70.000.00.

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 12/30/09, each in its respective interest.

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

YAKITA WATKINS

Vice President

J.P. MORGAN CHASE CUSTODY SERVICES,

INC. Substitute Trustee

YAKITA WATKINS

Vice President

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

On this 12/30/09, 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 12/30/09 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.

SHARÓN HUTSON 477031

Notary Public

LIFETIME COMMISION

Prepared by: EVANGELINE DEOCAREZA

JPMorgan Chase Bank, N.A.

Loan Servicing

710 Kansas Lane, LA4-2107

Monroe, LA 71203

Telephone Nbr: 1-800-965-4395

Min:

Loan No.: 00429400344275

County of: SKAGIT

Investor No.:

Outbound Date: 12/23/09

Investor Loan No.:

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

WA05 09/29/08



Skagit County Auditor

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