

Record and Return To:
Chase Home Finance LLC
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203



201002020014

Skagit County Auditor

2/2/2010 Page 1 of 2 9:10AM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated April 8, 2005 made by JOSEPH L ANDREWS, WHO ALSO SHOWS OF RECORD AS JOSEPH ANDREWS AND JOE ANDREWS AND JENNY B ANDREWS, WHO ALSO SHOWS OF RECORD AS JENNIFER ANDREWS, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded April 14, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book N/A Page N/A Document 200504140038, 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 1219 17TH ST, 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.

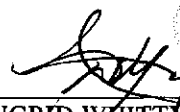
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this 01/19/10, each in its respective interest.

JPMORGAN CHASE BANK, N.A.



INGRID WHITTY
Vice President

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

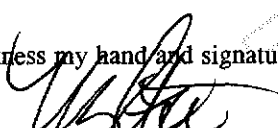


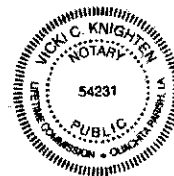
INGRID WHITTY
Vice President

State of Louisiana
Parish/County of Ouachita

On this 01/19/10, 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.

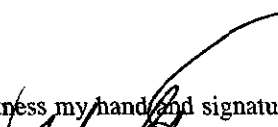

VICKI C KNIGHTEN - 54231
Notary Public
Lifetime Commission

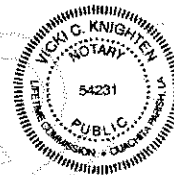


State of Louisiana
Parish/County of Ouachita

On 01/19/10 before me VICKI C KNIGHTEN - 54231, 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.


VICKI C KNIGHTEN - 54231
Notary Public
Lifetime Commission



Prepared by: CATHERINE OPLAS
Chase Home Finance LLC
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747
Min:

Loan No.: 1846137215
County of: SKAGIT
Investor No.: 303
Outbound Date: 01/15/10
Investor Loan No.: 4004443674
MERS Phone, if applicable: 1-888-679-6377

WA05
09/29/08



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