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



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## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated May 2, 2005 made by KAREN M COOLEY FORMERLY KNOWN AS BOTH KAREN M. CORCORAN AND KAREN M. JEFFREY, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded May 6, 2005 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200505060058, 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 1605 OLD HWY 99 N RD, BELLINGHAM WA 98229

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 02/25/10, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

KATHY EZET Vice President J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee

KATHYLEZEL

Vice President

State of Louisiana Parish/County of Ouachita

On this 02/25/10, before me appeared KATHY EZELL, 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 KATHY EZELL 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 KNÍCH TĚN - 54231

Notary Public

Lifetime Commission

State of Louisiana

Parish/County of Ouachita

On 02/25/10 before me VICKI C KNIGHTEN - 54231, personally appeared KATHY EZELL 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 CANIGHTEN - 54231

Notary Public

Lifetime Commission

Prepared by: GLENDA B FRONDA

Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-866-756-8747

Min:

Loan No.: 1846165367 County of: SKAGIT Investor No.: 580

Outbound Date: 02/23/10 Investor Loan No.: 110721527

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

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