

Return To: Chase Home Finance LLC C/O NTC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan #: 1846390830

SUBSTITUTION OF TRUSTEE

WHEREAS, PENNY L WILLOUGHBY was the original Trustor, WESTWARD FINANCIAL SERVICES was the original Trustee, and HORIZON BANK was the original Beneficiary under that certain Deed of Trust dated 03/01/2006 in SKAGIT County, Washington, under Document # 200603020056, or Book, Page.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TITLE CLEARING, INC., a Washington State corporation, as Trustee under said Deed of Trust.

Date: 12/14/2010

JPMORGAN CHASE BANK, N.A.

By: CRYSTAL MOORE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 14th day of December in the year 2010, by CRYSTAL MOORE as VICE PRESIDENT for JPMORGAN CHASE BANK, N.A., who, as such VICE PRESIDENT being authorized so to do, executed the foregoing instrument for the purposes therein contained. He/she is personally known to me.

ELSA MCKINNON

Notary Public - State of FLORIDA Commission expires: 11/14/2014 ELSA MCKINNON
Notary Public State of Florida
My Comm. Expires Nov 14, 2014
Commission # EE 31602

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