

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

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

The undersigned, Holder of the Note secured by Deed of Trust dated June 22, 2007 made by STEPHEN C GERWELS AND PEGGY A GERWELS, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HORIZON BANK, Beneficiary, which Deed of Trust was recorded June 26, 2007 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200706260095, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number:

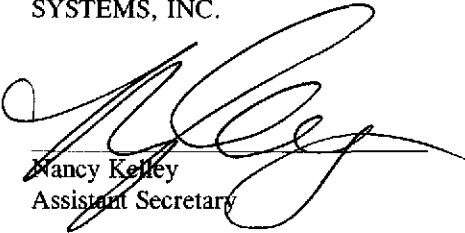
Property address known as 2419 30TH STREET, ANACORTES WA 98221

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 February 21, 2011, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

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

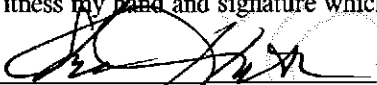
  
Nancy Kelley  
Assistant Secretary

  
FELICIA R KELLEY  
Vice President

State of Louisiana  
Parish/County of OUACHITA

On this February 21, 2011, before me appeared Nancy Kelley, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Assistant Secretary, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 FELICIA R KELLEY 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 COMMISSION



State of Louisiana  
Parish/County of OUACHITA

On February 21, 2011 before me SHARON HUTSON - 77031, personally appeared FELICIA R KELLEY 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 COMMISSION



Prepared by: CLARIZA CUEVAS  
Chase Home Finance LLC  
Reconveyance Services  
780 Kansas Lane, Suite A  
Monroe, LA 71203  
Telephone Nbr: 1-866-756-8747  
Min: 10055950000004640

Loan No.: 1846692770  
County of: SKAGIT  
Investor No.: 813  
Outbound Date: 02/09/11  
Investor Loan No.: 1704498687  
MERS Phone, if applicable: 1-888-679-6377

WA05  
11/23/10



201102280042  
Skagit County Auditor