

Record and Return To:
JPMorgan Chase Bank, N.A.
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203



201110270086

Skagit County Auditor

10/27/2011 Page 1 of 2 11:47AM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE


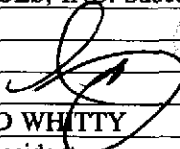
The undersigned, Holder of the Note secured by Deed of Trust dated November 27, 2007 made by THEODORE P CUMMINGS AND LESLIE A CUMMINGS, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HORIZON BANK, Beneficiary, which Deed of Trust was recorded November 30, 2007 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200711300105, 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 13411 CHRISTIANSON ROAD, 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 October 24, 2011, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee
	
VICKI STRICKLAND	INGRID WHITTY
Assistant Secretary	Vice President

State of Louisiana
Parish/County of OUACHITA

On this October 24, 2011, before me appeared VICKI STRICKLAND, 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 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.


SHARON HUTSON - 77031
Notary Public LIFETIME COMMISSION

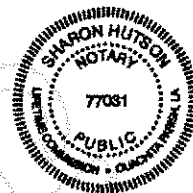


State of Louisiana
Parish/County of OUACHITA

On October 24, 2011 before me SHARON HUTSON - 77031, 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.


SHARON HUTSON - 77031
Notary Public LIFETIME COMMISSION



Prepared by: MARIA CRISELDA LORETO
JPMorgan Chase Bank, N.A.
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747
Min: 10055950000013427

Loan No.: 1880217770
County of: SKAGIT
Investor No.: 529
Outbound Date: 10/12/11
Investor Loan No.: 491799535
MERS Phone, if applicable: 1-888-679-6377

WA05
11/23/10

