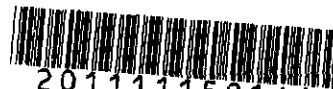


Record and Return To:
JPMorgan Chase Bank, N.A.
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203



201111150161

Skagit County Auditor

11/15/2011 Page

1 of

2 12:30PM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

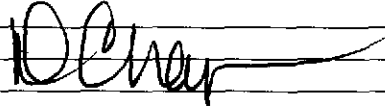

The undersigned, Holder of the Note secured by Deed of Trust dated March 2, 2009 made by DONALD A HOWARD, Trustor(s) to CHICAGO TITLE, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLES BANK - MT VERNON, Beneficiary, which Deed of Trust was recorded March 6, 2009 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200903060073, 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 1550 WOODLAND DRIVE, MOUNT VERNON WA 98274

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.

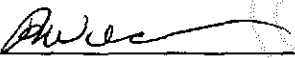
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this November 10, 2011, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee
	
DEANDREA CHAPMAN Assistant Secretary	CAROLYN PREIS Vice President

State of Louisiana
Parish/County of OUACHITA

On this November 10, 2011, before me appeared DEANDREA CHAPMAN, 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 CAROLYN PREIS 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.


PAMELA WILCHER - 80556
Notary Public LIFETIME



State of Louisiana
Parish/County of OUACHITA

On November 10, 2011 before me PAMELA WILCHER - 80556, personally appeared CAROLYN PREIS 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.


PAMELA WILCHER - 80556
Notary Public LIFETIME



Prepared by: CESAR T AQUINO
JPMorgan Chase Bank, N.A.
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747
Min: 10013590000099389

Loan No.: 1891797536
County of: SKAGIT
Investor No.: 817
Outbound Date: 11/01/11
Investor Loan No.: 1708750666
MERS Phone, if applicable: 1-888-679-6377

WA05
11/23/10



201111150161
Skagit County Auditor