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Skagit County Auditor

11/29/2012 Page

Return To: JPMorgan Chase Bank, N.A. C/O NTC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan #: 1970214642

SUBSTITUTION OF TRUSTEE

WHEREAS, JOHN M. HURD AND KATHLEEN K. HURD was the original Trustor, PFC OF WA & AK was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust recorded in SKAGIT County, Washington, under Document # 200303110068, or Book, Page.

LOTS 15,16, AND 17, BLOCK 3, PLAT OF RESERVE ADDITION TO THE TOWN MONTBORNE. Parcel ID #: 4136-003-015-0000

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 J.P. MORGAN CHASE CUSTODY SERVICES, INC., as Trustee under said Deed of Trust.

Dated on 11/2012 (MM/DD/YYYY)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EBANC FUNDING, YOUR MORTGAGE LENDER, LLC DBA LIFETIME CAPITAL GUARANTEE, ITS SUCCESSORS AND ASSIGNS

Bv:

Deandrea Chapman

VICE PRESIDENT

STATE OF LOUISIANA

COUNTY OF OUACHITA /2012 (MM/DD/YYYY), before me appeared Deandrea Chapman, to me personally known, who on 11/2012 (MM/DD/YYYY), before me appeared Deandrea Chapman, to the personal, and the say that he/she/they is/are the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EBANC FUNDING, YOUR MORTGAGE LENDER, LLC DBA LIFETIME CAPITAL GUARANTEE, ITS SUCCESSORS AND ASSIGNS and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they

acknowledged the instrument to be the free act and deed of the corporation (or association).

Any Golt Notary Public - State of LOUISIANA Commission expires: LIFETIME

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