

10/14/2008 Page

1 of

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Prepared by/Record and Return To: MADELINE TUNGOL Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-800-848-9136 Outbound Date: 09/30/08

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated December 11, 2007 made by LYNDA K GASPER. Trustor(s) to CHICAGO TITLE INSURANCE COMPANY, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, Beneficiary, which Deed of Trust was recorded December 18, 2007 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200712180109, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES. INC. as Trustee in lieu of the Trustee therein.

LOT 26, BLOCK 1, THUNDERBIRD LANE, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 8 OF PLATS, PAGES 76 AND 77, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON. ASSESSOR'S TAX PARCEL ID #: 4032-001-026-0002 - P70036 Property address known as 9202 THUNDERBIRD LANE, CONCRETE WA 98237

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 10/06/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC.

J.P. MORGAN CHASE CUSTODY SERVICES.

INC. Substitute Trustee

Vice President

Vice President

WA05 09/29/08 State of Louisiana Parish/County of OUACHITA

On this 10/06/08, before me appeared Angela T. Gayden, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Vice President, 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 Angela T. Gayden 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.

MICHELLE LYN RIVERS - 4642

Notary Public LIFETIME



State of Louisiana

Parish/County of OUACHITA

On 10/06/08 before me MICHELLE LYN RIVERS - 4642, personally appeared Angela T. Gayden 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.

MICHELLE LYN RIVERS - 4642

Notary Public LIFETIME

Prepared by: MADELINE TUNGOL

Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Min: 100205010000719260

Loan No.: 1880290055 County of: SKAGIT Investor No.: 605

Outbound Date: 09/30/08 Investor Loan No.: 104020944

MERS Phone, if applicable: 1-888-679-6377

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Skagit County Auditor

10/14/2008 Page

2 of

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