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



6/15/2009 Page

1 of

2 8:59AM

## SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated September 13, 2006 made by JEREMY B RUSNAK AND ANN M RUSNAK, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded September 15, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200609150185, 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 23939 NOOKACHAMPS HILL DR, 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 06/02/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

INGRID WHITT

Vice President

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

ANCAND/WHITT

Vice President

State of Louisiana Parish/County of OUACHITA

On this 06/02/09, before me appeared INGRID WHITTY, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Vice President, of JPMORGAN CHASE BANK, N.A. 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 COMMISION

State of Louisiana

Parish/County of OUACHITA

On 06/02/09 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 COMMISION

Prepared by: MARIA PELAEZ Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A

Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Min:

Loan No.: 1846499817 County of: SKAGIT Investor No.: 33L

Outbound Date: 05/29/09 Investor Loan No.: 1846499817

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

WA05 09/29/08 200906150044 Skagit County Auditor

6/15/2009 Page

2 of

2 8:59AM