



201012160041

Skagit County Auditor

12/16/2010 Page 1 of 2 10:24AM

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

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated November 1, 2006 made by JOSEPH E BERENDS AND JANET S BERENDS, Trustor(s) to WESTWARD FINANCIAL SERVICES, Trustee for HORIZON BANK, Beneficiary, which Deed of Trust was recorded November 13, 2006 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 200611130161, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number:

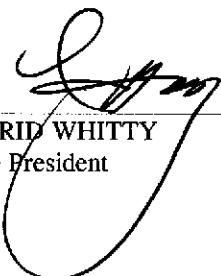
Property address known as 1920 22ND STREET, ANACORTES WA 98221

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.

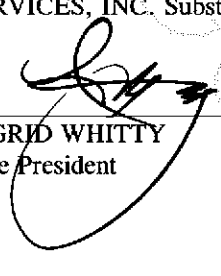
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this December 3, 2010, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

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



INGRID WHITTY
Vice President

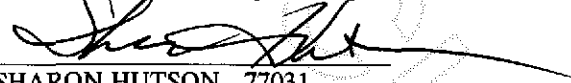


INGRID WHITTY
Vice President

State of Louisiana
Parish/County of OUACHITA

On this December 3, 2010, 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.

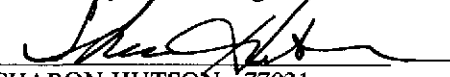

SHARON HUTSON - 77031
Notary Public
LIFETIME COMMISSION

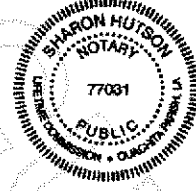


State of Louisiana
Parish/County of OUACHITA

On December 3, 2010 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: TRADARRION STRAWDER
Chase Home Finance LLC
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747
Min:

Loan No.: 1846520403
County of: SKAGIT
Investor No.: 811
Outbound Date: 11/12/10
Investor Loan No.: 1702819447
MERS Phone, if applicable: 1-888-679-6377

WA05
11/23/10


201012160041
Skagit County Auditor
12/16/2010 Page 2 of 2 10:24AM