

Record and Return To:
BANK ONE
LOAN SERVICING CENTER
201 EAST MAIN STREET
LEXINGTON KY 40507
1-877-226-5663

**SUBSTITUTION OF TRUSTEE
DEED OF RECONVEYANCE**

JPMorgan Chase Bank, N.A.

SUCCESSOR BY MERGER TO BANK ONE NA

the Owner and holder of the Note secured by Deed of Trust dated 09/18/03
made by SUSAN F RIVERS AND LINTON E RIVERS JR as
trustor to STEWART TITLE COMPANY as
Trustee, for the benefit of JPMORGAN CHASE BANK NA as

Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
SKAMANIA County, State of WASHINGTON, in Book
251, Page 618 as Document No. 150574,
hereby substitutes JPMorgan Chase Bank, N.A.,

as Trustee in lieu of the above named Trustee under said Deed of Trust.

JPMorgan Chase Bank, N.A.

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hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee,
pursuant to the request of said Owner and Holder and in accordance with the provisions of said
Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED
THERETO, but without warranty, all the estate, title and interest now held by it under said Deed
of Trust.

IN WITNESS WHEREOF said Owner and said Substituted Trustee has caused this instrument to
be executed by their duly authorized officers, this 22 day of June, 2005.

JPMorgan Chase Bank, N.A.

As Beneficiary and Substituted Trustee:

By: CATHERINE BURROW
CATHERINE BURROW
VICE PRESIDENT

State of Kentucky, County of Fayette) ss.

On this 22 day of June, 2005, personally appeared before me, a Notary Public in and for said
County and State, CATHERINE BURROW VICE PRESIDENT known to me to be the person
(or proved to me on the basis of satisfactory evidence) described in and who executed the
foregoing instrument, who acknowledged to me that JPMorgan Chase Bank, N.A. executed the
same freely and voluntarily and for the uses and purposes therein mentioned.

Notary Public

My Commission Expires:

CATHY BURROW

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