

Record and Return To:
JPMorgan Chase Bank, N.A.
LOAN SERVICING CENTER
PO BOX 11606
LEXINGTON KY 40576-9982
1-800-836-5656

**SUBSTITUTION OF TRUSTEE
DEED OF RECONVEYANCE**

JPMorgan Chase Bank, N.A.

FKA CHASE MANHATTAN BANK USA NA

the Owner and holder of the Note secured by Deed of Trust dated 11/13/03
made by DANIEL E SCHROEDER AND ERIN L SCHROEDER as
trustor to FIRST AMERICAN TITLE INSURANCE COMPANY as
Trustee, for the benefit of CHASE MANHATTAN BANK USA NA as

Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
SKAMANIA County, State of WASHINGTON, in Book
254, Page 347 as Document No. 151174,
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.

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
THERE TO, but without warranty, all the estate, title and interest now held by it under said Deed
of Trust.

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IN WITNESS WHEREOF said Owner and said Substituted Trustee has caused this instrument to
be executed by their duly authorized officers, this 28 day of December, 2005.

JPMorgan Chase Bank, N.A.
As Beneficiary and Substituted Trustee:

By: 
RICHARD ROSE
VICE PRESIDENT

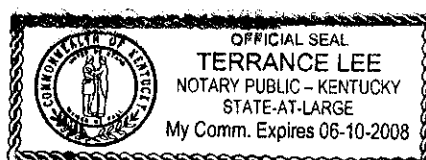
State of Kentucky, County of Fayette) ss.

On this 28 day of December, 2005, personally appeared before me, a Notary Public in and for
said County and State, RICHARD ROSE 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: _____

RICHARD ROSE



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