

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 December 22, 2006 made by MARK MOSER AND JANET MOSER, Trustor(s) to FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOME123 CORPORATION, Beneficiary, which Deed of Trust was recorded December 28, 2006 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book NA Page NA Document 2006164313, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

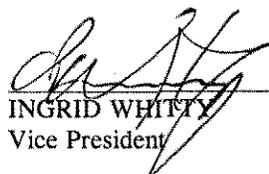
LOT 2 OF THE J.C.'S SHORT PLAT, RECORDED UNDER AUDITOR'S FILE NO. 2005157844, RECORDS OF SKAMANIA COUNTY, WASHINGTON.
Property address known as 41 STELLA ROYALE LANE, WASHOUGAL WA 98671

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.

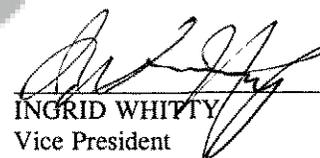
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this 10/27/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

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



INGRID WHITTY
Vice President

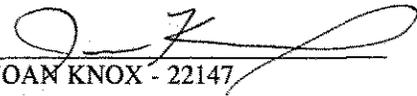


INGRID WHITTY
Vice President

State of Louisiana
Parish/County of OUACHITA

On this 10/27/08, 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 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 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.

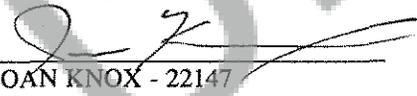

JOAN KNOX - 22147
Notary Public
LIFETIME COMMISSION

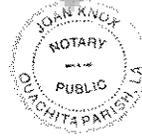


State of Louisiana
Parish/County of OUACHITA

On 10/27/08 before me JOAN KNOX - 22147, 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.


JOAN KNOX - 22147
Notary Public
LIFETIME COMMISSION



Prepared by: CAROLYN PREIS
Chase Home Finance LLC
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-800-848-9136
Min: 100431900104042534

Loan No.: 1927285625
County of: SKAMANIA
Investor No.: M71
Outbound Date: 10/17/08
Investor Loan No.: 1927285625
MERS Phone, if applicable: 1-888-679-6377