

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 11, 1998 made by SUSANNE HANNONEN AND EDITH HANNONEN, Trustor(s) to DENNIS J. O'DONOGHUE, Trustee for ADVANTA NATIONAL BANK, Beneficiary, which Deed of Trust was recorded April 17, 2001 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book 208 Page 714 Document 140834, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Parcel Number: 02-05-30-0-0-1400-00

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLIAMETE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 1 OF WAYNE CLEMONS SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 282, SKAMANIA COUNTY, RECORDS.


Property address known as 642 PANDA RD #11, 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 11/14/08, each in its respective interest.

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE F/K/A BANKERS TRUST COMPANY OF
CALIFORNIA, N.A. AS CUSTODIAN OR TRUSTEE BY:
CHASE HOME FINANCE LLC, SUCCESSOR BY
MERGER WITH CHASE MANHATTAN MORTGAGE
CORPORATION, ATTORNEY IN FACT

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


Ulanda Willis
Vice President


Ulanda Willis
Vice President

WA05
09/29/08

State of Louisiana
Parish/County of OUACHITA

On this 11/14/08, before me appeared Ulanda Willis, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Vice President, of DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE F/K/A BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS CUSTODIAN OR TRUSTEE BY: CHASE HOME FINANCE LLC, SUCCESSOR BY MERGER WITH CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY IN FACT 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 Ulanda Willis 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.


MICHELLE LYN RIVERS - 4642
Notary Public
LIFETIME COMMISSION

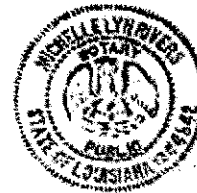


State of Louisiana
Parish/County of OUACHITA

On 11/14/08 before me MICHELLE LYN RIVERS - 4642, personally appeared Ulanda Willis 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.


MICHELLE LYN RIVERS - 4642
Notary Public
LIFETIME COMMISSION



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

Loan No.: 14909089
County of: SKAMANIA
Investor No.: Z85
Outbound Date: 11/04/08
Investor Loan No.: 00HL089016
MERS Phone, if applicable: 1-888-679-6377