

**Record and Return To:**  
JPMorgan Chase Bank, N.A.  
Loan Servicing  
710 Kansas Lane, LA4-2107  
Monroe, LA 71203

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

The undersigned, Holder of the Note secured by Deed of Trust dated December 15, 1998 made by SANFORD F MCPOIL AND TERESA D PALMER, Trustor(s) to CLARK COUNTY TITLE CO., Trustee for WASHINGTON MUTUAL BANK, Beneficiary, which Deed of Trust was recorded December 21, 1998 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book 184 Page 807 Document 133764, 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 1791 BELLE CENTER RD, 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.

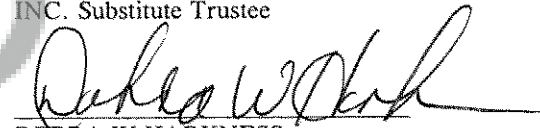
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this 08/03/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A. SUCCESSOR IN  
INTEREST FROM THE FEDERAL DEPOSIT  
INSURANCE CORPORATION AS RECEIVER FOR  
WASHINGTON MUTUAL BANK



DEBRA W HARKNESS  
Vice President

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



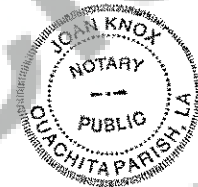
DEBRA W HARKNESS  
Vice President

State of Louisiana  
Parish/County of OUACHITA

On this 08/03/09, before me appeared DEBRA W HARKNESS, 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. SUCCESSOR IN INTEREST FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR WASHINGTON MUTUAL BANK 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 DEBRA W HARKNESS 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

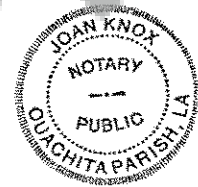


State of Louisiana  
Parish/County of OUACHITA

On 08/03/09 before me JOAN KNOX - 22147, personally appeared DEBRA W HARKNESS 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: SERINA J LEE  
JPMorgan Chase Bank, N.A.  
Loan Servicing  
710 Kansas Lane, LA4-2107  
Monroe, LA 71203  
Telephone Nbr: 1-800-836-5656  
Min:

Loan No.: 0015226814  
County of: SKAMANIA  
Investor No.:  
Outbound Date: 03/03/03  
Investor Loan No.:  
MERS Phone, if applicable: 1-888-679-6377