AFN #2009173638 Recorded 08/13/09 at 12:45 PM DocType: MULTI Filed by: CHASE HOME FINANCE Page: 1 of 2 Auditor J. Michael Garvison Skamania County, WA

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

INC. Substitute Trustee

J.P. MORGAN CHASE CUSTODY SERVICES.

Vice President

DEBRA W HARKNES

Vice President

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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 COMMISION

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 COMMISION

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

NOTARY