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 July 16, 2008 made by LARRY V GARDNER AND ROSEMARY D GARDNER, Trustor(s) to CRC CALIFORNIA RECONVEYANCE COMPANY, Trustee for WASHINGTON MUTUAL BANK, Beneficiary, which Deed of Trust was recorded July 22, 2008 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book NA Page NA Document 2008170510, 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 10351 WASHOUGAL RIVER 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 10/09/09, each in its respective interest.

JPMORGAN CHASE BANK, N.A. S/B/M TO WASHINGTON MUTUAL BANK

INGRID WHITT

Vice President

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

INGRID WHITP

Vice President

AFN #2009174143 Page: 2 of 2

State of Louisiana Parish/County of Ouachita

On this 10/09/09, 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 JPMORGAN CHASE BANK, N.A. S/B/M TO 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 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.

VICKI C KNIGHTEN/-

Notary Public

Lifetime Commission

State of Louisiana Parish/County of Ouachita

On 10/09/09 before me VICKI C KNIGHTEN - 54231, 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.

VICKI C KNIGHTEN

Notary Public

Lifetime Commission

Prepared by: MAY R ENGCOY **Chase Home Finance LLC** Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-866-756-8747

Min:

Loan No.: 0758148175 County of: SKAMANIA Investor No.: T40150 Outbound Date: 10/02/09 Investor Loan No.: 1707505081

MERS Phone, if applicable: 1-888-679-6377