Record and Return To: JPMorgan Chase Bank, N.A. 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 March 29, 2004 made by JAMES D WINTERS AND LARENE F WINTERS, Trustor(s) to WILLIAM L. BISHOP, JR. BISHOP, LYNCH & WHITE P.S., Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR WEBSTER BANK, Beneficiary, which Deed of Trust was recorded March 29, 2004 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book NA Page NA Document 2004152394, 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 102 WOODARD CREEK ROAD, SKAMANIA WA 98648

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 June 11, 2011, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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

MONICA R COULBERSON

Assistant Secretary

DONNA

Vice President

AFN #2011178514 Page: 2 of 2

State of Louisiana Parish/County of OUACHITA

On this June 11, 2011, before me appeared MONICA R COULBERSON, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Assistant Secretary, 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 DONNA ACREE 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.

SHARON HUTSON - 77031

Notary Public LIFETIME COMMISION

State of Louisiana

Parish/County of OUACHITA

On June 11, 2011 before me SHARON HUTSON - 77031, personally appeared DONNA ACREE 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.

SHARON HUTSON - 77031

Notary Public LIFETIME COMMISION

Prepared by: RHONIEL TOMON JPMorgan Chase Bank, N.A. Reconveyance Services 780 Kansas Lane, Suite A

Monroe, LA 71203

Telephone Nbr: 1-866-756-8747

Min: 100092047032994822

WHITHINITIAN Loan No.: 1965329146 County of: SKAMANIA

Investor No.: 404 Outbound Date: 05/31/11 Investor Loan No.: 1695267816

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