

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

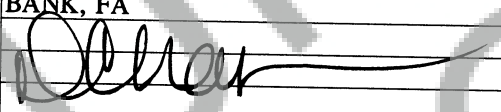
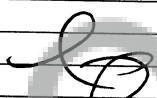
The undersigned, Holder of the Note secured by Deed of Trust dated March 25, 1998 made by WILLEMINA V NIOSI AND JAMES M HUTCHISON, Trustor(s) to CLARK COUNTY TITLE COMPANY, Trustee for WASHINGTON MUTUAL BANK, Beneficiary, which Deed of Trust was recorded March 30, 1998 in the Recorder's office, County of SKAMANIA, State of Washington, in Official Records as Volume/Book 174 Page 919 Document 130983, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

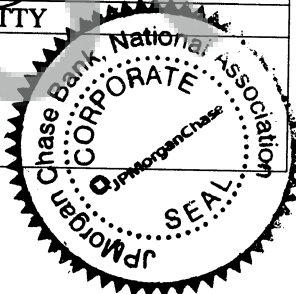
Parcel Number:

Property address known as 41 SPRINKLE ROAD, 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 March 27, 2012, each in its respective interest.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST BY PURCHASE FROM THE FDIC AS RECEIVER OF WASHINGTON MUTUAL BANK F/K/A WASHINGTON MUTUAL BANK, FA	J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee
	
DEANDREA CHAPMAN Assistant Secretary	INGRID WHITTY Vice President

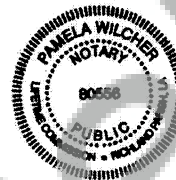


State of Louisiana
Parish/County of OUACHITA

On this March 27, 2012, before me appeared DEANDREA CHAPMAN, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Assistant Secretary, of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST BY PURCHASE FROM THE FDIC AS RECEIVER OF WASHINGTON MUTUAL BANK F/K/A WASHINGTON MUTUAL BANK, FA 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.


PAMELA WILCHER - 80556
Notary Public LIFETIME COMMISSION



State of Louisiana
Parish/County of OUACHITA

On March 27, 2012 before me PAMELA WILCHER - 80556, 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.


PAMELA WILCHER - 80556
Notary Public LIFETIME COMMISSION



Prepared by: MARIA CRISELDA LORETO
JPMorgan Chase Bank, N.A.
Reconveyance Services
780 Kansas Lane, Suite A
Monroe, LA 71203
Telephone Nbr: 1-866-756-8747
Min:

Loan No.: 0012721270
County of: SKAMANIA
Investor No.: 5YA018
Outbound Date: 03/16/12
Investor Loan No.: 183583310
MERS Phone, if applicable: 1-888-679-6377