2008-015339 Klamath County, Oregon

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Prepared by/Record and Return To: MILAROSA MOYA Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Telephone Nbr: 1-800-848-9136

Outbound Date: 10/24/08

11/13/2008 09:38:45 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated March 27, 2007 made by MATTHEW D HOWARD AND GINA M HOWARD, Trustor(s) to CARLA TRYBER, Trustee for CHASE BANK USA, N.A., Beneficiary, which Deed of Trust was recorded November 6, 2007 in the Recorder's office, County of KLAMATH, State of Oregon, in Official Records as Volume/Book NA Page NA Document 2007-018930, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Property address known as 1890 EUCLID AVE, OR

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 10/27/08, each in its respective interest.

CHASE BANK USA, N.A.

Vice President

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

Vice President

OR01 08/28/2007

State of Louisiana Parish/County of OUACHITA

On 10/27/08, before me JOAN KNOX - 22147, personally appeared INGRID WHITTY; Vice President, of CHASE BANK USA, N.A. 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 as his/her/their free act and deed.

Witness my hand and signature which certifies as my seal.

JOAN KNOX

Notary Public

LIFETIME COMMISION

State of Louisiana

Parish/County of OUACHITA

On 10/27/08 before me JOAN KNOX - 22147, personally appeared INGRID WHITTYVice 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 as his/her/their free act and deed.

Witness my hand and signature which certifies as my seal.

JOAN KNOX -

Notary Public

LIFETIME COMMISION

Prepared by: MILAROSA MOYA Loan No.: 26551101 Chase Home Finance LLC County of: KLAMATH Reconveyance Services Investor No.: Y51 780 Kansas Lane, Suite A

Outbound Date: 10/24/08 Monroe, LA 71203 Investor Loan No.: RL373021HH

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

Min: