2008-015956 Klamath County, Oregon



12/02/2008 08:42:02 AM

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

Telephone Nbr: 1-800-848-9136 Outbound Date: 11/12/08

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated December 19, 2002 made by HOWARD M PALMS AND ANITA R PALMS, Trustor(s) to FIRST AMERICAN TITLE, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ALL SEASONS MORTGAGE SERVICES GROUP, Beneficiary, which Deed of Trust was recorded December 26, 2002 in the Recorder's office, County of KLAMATH, State of Oregon, in Official Records as Volume/Book M02 Page 75652 Document N/A, 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 1043 CARLSON DRIVE. 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 11/13/08, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, J.P. MORGAN CHASE CUSTODY SERVICES, INC.

INC. Substitute Trustee

INGRID WINT Vice President

INGRID WHIT Vice President(State of Louisiana Parish/County of OUACHITA

On 11/13/08, before me JOAN KNOX - 22147, personally appeared INGRID WHITTY; Vice President, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 - 22147

Notary Public

LIFETIME COMMISION

HOTARY HOTARY PUBLIC 5

State of Louisiana

Parish/County of OUACHITA

On 11/13/08 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 - 22147

Notary Public

LIFETIME COMMISION

Prepared by: CHRISTIAN FLORES

Chase Home Finance LLC Reconveyance Services 780 Kansas Lane, Suite A Monroe, LA 71203

Min: 100052599910319322

Loan No.: 1986873069 County of: KLAMATH

Investor No.: 46B

Outbound Date: 11/12/08

Investor Loan No.: 1684699629

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