2008-016148 Klamath County, Oregon



12/08/2008 08:53:23 AM

Fee: \$31.00

Prepared by/Record and Return To: CHONA PETATE JPMorgan Chase Bank, N.A. Loan Servicing 710 Kansas Lane, LA4-2107 P.O Box 4025 Monroe, LA 71203

Telephone Nbr: 1-800-836-5656 Outbound Date: 11/13/08

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated June 26, 2006 made by HOWARD M PALMS AND ANITA R PALMS, Trustor(s) to OR STEWART TITLE GUARANTY CO., Trustee for JPMORGAN CHASE BANK, NA, Beneficiary, which Deed of Trust was recorded July 24, 2006 in the Recorder's office, County of KLAMATH, State of Oregon, in Official Records as Volume/Book NA Page NA Document M06-14810, 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 DR, 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 11/17/08, each in its respective interest.

JPMORGAN CHASE BANK, N.A.

INC. Substitute Trustee

J.P. MORGAN CHASE CUSTODY SERVICES,

Angela T. Gayden Vice President Vice President

OR01 11/13/08 State of Louisiana Parish/County of OUACHITA

On 11/17/08, before me DEBBIE S. CORNWELL - 60599, personally appeared Angela T. Gayden; Vice President, of JPMORGAN CHASE BANK, 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.

Notary Public

LIFETIME COMMISION



State of Louisiana Parish/County of OUACHITA

On 11/17/08 before me DEBBIE S. CORNWELL - 60599, personally appeared Angela T. GaydenVice 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.

DEBBIE S. CORN

Notary Public

LIFETIME COMMISION

Prepared by: CHONA PETATE Loan No.: 00426370427588 JPMorgan Chase Bank, N.A.

Loan Servicing

710 Kansas Lane, LA4-2107

Monroe, LA 71203

Min:

County of: KLAMATH Investor No.:

Outbound Date: 11/13/08

Investor Loan No.:

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