2009-012266 Klamath County, Oregon

09/15/2009 10:46:16 AM

Fee: \$31.00

Record and Return To: ANTONETTE RUBIOS Chase Home Finance LLC Reconveyance Services 710 Kansas Lane, LA4-2107 PO Box 4025 Monroe, LA 71203

Telephone Nbr: 1-800-848-9136 Outbound Date: 08/27/09

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated August 5, 2004 made by BRANDON LOWTHER, Trustor(s) to AMERITITLE, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY FINANCIAL SERVICES, Beneficiary, which Deed of Trust was recorded August 12, 2004 in the Recorder's office, County of KLAMATH, State of Oregon, in Official Records as Volume/Book M04 Page 53022 Document NA, 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 2521 WHITE AVENUE, KLAMATH FALLS OR 97601

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 08/28/09, each in its respective interest.

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

INC. Substitute Trustee

INGRID WHIT Vice President

INGRID Vice President State of Louisiana Parish/County of OUACHITA

On 08/28/09, before me SHARON HUTSON - 77031, 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.

SHARON HUTSON - 77031

Parish/County of OUACHITA

Notary Public

LIFETIME COMMISION

State of Louisiana

On 08/28/09 before me SHARON HUTSON - 77031, 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.

SHARON HUTSON - 77031

Notary Public

LIFETIME COMMISION

Prepared by: ANTONETTE RUBIOS

Reconveyance Services 780 Kansas Lane, LA4-2107

PO Box 4025 Monroe, LA 71203

Min: 100192000000505426

Loan No.: 1960182200 County of: KLAMATH Investor No.: 804

Outbound Date: 08/27/09

Investor Loan No.: 1696789127

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