Record and Return To: ROMMEL MORFE 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: 11/12/10 Loan No.: 1891187626

2010-013908 Klamath County, Oregon

12/07/2010 09:08:02 AM

Fee: \$47.00

A SOLUTION HU

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated October 1, 2008 made by KATHRYN A STEARNS, Trustor(s) to AMERITITLE, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, Beneficiary, which Deed of Trust was recorded October 6, 2008 in the Recorder's office, County of KLAMATH, State of Oregon, in Official Records as Volume/Book NA Page NA Document 2008-013748, 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 5343 WALTON DRIVE, KLAMATH FALLS OR 97603

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 November 18, 2010, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

INGRID WHITTY Vice President

State of Louisiana Parish/County of OUACHITA J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee

INGRID WHITT Vice President

On November 18, 2010, 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

Notary Public

LIFETIME COMMISION



State of Louisiana Parish/County of OUACHITA

On November 18, 2010 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.

Notary Public

LIFETIME COMMISION

Prepared by: ROMMEL MORFE

Reconveyance Services 780 Kansas Lane, LA4-2107

PO Box 4025

Monroe, LA 71203 Min: 100071200000554723



Loan No.: 1891187626 County of: KLAMATH Investor No.: 801

Outbound Date: 11/12/10 Investor Loan No.: 1708110669

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

