TAX ID NO.: 1220-24-201-042 RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO: WENCY OUINTO JPMorgan Chase Bank, N.A.

Loan Servicing 201 East Main St. PO Box 11606 Lexington, KY 40576-9982

Min:

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

Loan No. 00429258848231

10/16/2007 10:14 AM Deputy: OFFICIAL RECORD Requested By: CHASE

> Douglas County - NV Werner Christen - Recorder

BK-1007



PG- 4110 RPTT:

18.00

0.00

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated July 15, 2005 made by MIKE C COWAN AND SUSAN J COWAN, Trustor(s) to N/A, Trustee for JPMORGAN CHASE BANK, N.A., Beneficiary, which Deed of Trust was recorded August 5, 2005 in the Recorder's office, County of DOUGLAS, State of Nevada, in Official Records as Volume/Book 0805 Page 2941 Document 0651471, 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 1887 COLT LANE, GARDNERVILLE NV, 89410-7847

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 10/01/07, each in its respective interest. J.P. MORGAN CHASE CUSTODY

JPMORGAN CHASE BANK, N.A.

SERVICES, INC. Substitute Trustee

CATHERINE M DOB

Assistant Secretary

Vice President



Mail Tax Statement to: MIKE C COWAN AND SUSAN J **COWAN** 1168 NORTHFORK TRL

MINDEN, NV 89423

State of Kentucky Parish/County of FAYETTE

On this date, 10/01/07, before me, a Notary Public in and for said Parish/County and State, personally appeared CHERIE N TYE, Vice President who executed the within instrument on behalf of Holder, and acknowledged the same to be his/her free act and deed.

Witness my hand and official seal in the Parish/County and State last aforesaid.

Notary Public

EXPIRES 02/15/2011

OFFICIAL SEAL
JENNIFER KELLY
NOTARY PUBLIC - KENTUCKY
STATE-AT-LARGE
My Comm. Expires Feb. 15, 2011

State of Kentucky Parish/County of FAYETTE

On this date, 10/01/07, before me, a Notary Public in and for said Parish/County and State, personally appeared CATHERINE M DOBBINS, Assistant Secretary of J.P. MORGAN CHASE CUSTODY SERVICES, INC. who executed the within instrument as Successor Trustee, known to me to be the person who executed the within instrument on behalf of said corporation, and acknowledged that said corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors, as said Trustee.

Witness my hand and official seal in the Parish/County and State last aforesaid.

JENNIFER KELLY -

Notary Public

EXPIRES 02/15/2011

The undersigned hereby affirms that this document submitted for recording does not contain a social security number. WENCY QUINTO

Prepared by: WENCY QUINTO

JPMorgan Chase Bank, N.A.

Loan Servicing 201 East Main St.

PO Box 11606

Lexington, KY 40576-9982

Loan No.: 00429258848231

County of: DOUGLAS

Investor No.:

Outbound Date: 09/27/07

Investor Loan No.:

10/16/2007