

INDEXING INSTRUCTIONS: Lot 34, Section "A", Northwood Hills Subdivision, located in Section 12, Township 3 South, Range 8 West, Desoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 10, 2004, Michael W Johnson and Phyllis Johnson, executed a Deed of Trust to Jay Morris, Trustee for the use and benefit of Chase Manhattan Bank USA, N.A. which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2126, Page 0291 thereof; describing the following property:

All that parcel of land in Desoto County, State of Mississippi, as more fully described in Deed Book 431, Page 71, ID#3081120400003400, being known and designated as Lot 34, Section "A", Northwood Hills Subdivision, located in Section 12, Township 3 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 58, Page 22-24 in the Office of the Chancery Clerk of Desoto County, Mississippi.

By fee simple deed from Brian W. Kicker and Sonya E. Kicker, husband and wife as set forth in Deed Book 431, Page 71 dated 10/24/2002 and recorded 10/28/2002, Desoto County Records State of Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **Deutsche Bank National Trust Company, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset Backed Pass-Through Certificates, Series 2007-CH1**, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

*Marie Schneider*

NOW THEREFORE, the undersigned does hereby appoint and substitute **Nationwide Trustee Services, Inc.**, as Trustee in said Deed of Trust, the said **Nationwide Trustee Services, Inc.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 27 day of Feb, 2009.

\*\*\* DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH1

POWER OF ATTORNEY ATTACHED AS EXHIBIT A

By: [Signature]  
Whitney K. Cook  
Its Assistant Secretary  
\*JPMorgan Chase Bank, N.A. as Attorney-in-Fact for

STATE OF Ohio  
COUNTY OF Franklin

On this 27 day of Feb, 2009 before me,  
Jennifer M Jacoby, Notary Public personally appeared  
Whitney K. Cook

who is Assistant Secretary, respectively of

JPMorgan Chase Bank NA AIF for \*\*\* and who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that ~~he~~/she executed the same in ~~his~~/her/~~their~~ authorized capacity and that by ~~his~~/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Given under my hand this 27 day of Feb, 2009.

[Signature]  
NOTARY PUBLIC

My Commission Expires:  
\_\_\_\_\_



JENNIFER M. JACOBY  
Notary Public, State of Ohio  
My Commission Expires 05-28-2012

Prepared by and Return To:  
**0900641MS**  
Nationwide Trustee Services, Inc.  
1587 Northeast Expressway  
Atlanta, Ga 30329  
770-234-9181

**EXHIBIT A**

## RECORDING REQUESTED BY:

Chase Home Finance LLC  
REO Dept-711/D19  
10790 Rancho Bernardo Rd  
San Diego, CA 92127

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, having its principal place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") pursuant to that Pooling and Servicing Agreement dated as of February 1, 2007 (the "Agreement") by and between J.P. Morgan Acceptance Corporation I, as depositor (the "Depositor"), J.P. Morgan Mortgage Acquisition Corp., as seller (the "Seller"), JPMorgan Chase Bank, National Association, as servicer (the "Servicer"), Pentalpha Surveillance LLC, as trust oversight manager (the "Trust Oversight Manager") and Deutsche Bank National Trust Company, as trustee (the "Trustee") for J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset Backed Pass-Through Certificates, Series 2007-CH1 hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer in connection with the Pooling and Servicing Agreement solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various Certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which JPMorgan Chase Bank, National Association is acting as the Servicer. This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.

4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of December 12, 2008.

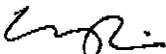


STATE OF CALIFORNIA  
COUNTY OF ORANGE

On December 12, 2008 , before me, Cindy Lai, a Notary Public in and for said state, personally appeared Ronaldo Reyes of Deutsche Bank National Trust Company, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset Backed Pass-Through Certificates, Series 2007-CH1, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in her authorized capacity, and that by her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.  
(SEAL)



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Notary Public, State of California

