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, Skagit County Auditor

1/2/2001 Page 1 of 1 2:52:22PM

When Recorded Mail to:  
Optima is.com  
1920 Main St., #450  
Irvine, CA 92614

*Tammy Bell*

Prepared by: TAMMY BELL  
Ocwen Federal Bank FSB  
1665 Palm Beach Lakes Blvd.  
The Forum, Suite 105  
West Palm Beach, Florida 33401

**WASHINGTON  
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Loan #: 30366223

**FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE**, the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Arthur J. Castner, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee thereunder.

Dated AUGUST 14, 1998, executed by QUINTIN MILLER AND VERNA MILLER to DCBL INC. as Trustee(s) and BNC MORTGAGE, INC. as Beneficiary, and filed of record on AUGUST 24, 1998, at Book: 1860, Page: 0006, Instrument/Entry/Document Number: 9808240177.

PREMISES DESCRIBED AS: [4150-034-016-0001] in **SKAGIT** County, WA and more completely described as: PORTION LOTS 15,16,17 BLOCK 34 "FIRST ADDITION TO SEDRO" A/K/A TRACT "A", SHORT PLAT SW5-77 - FOR A COMPLETE DESCRIPTION OF THE PROPERTY, SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

**NOW THEREFORE**, Arthur J. Castner, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, **HEREBY RECONVEYS**, releases, and discharges, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it, and authorizes and **instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.**

**FIRST NATIONAL BANK OF CHICAGO  
AS TRUSTEE, By its Attorney-in-Fact  
OCWEN FEDERAL BANK FSB**

Name: *Teresa Bratcher*  
Title: Assistant Secretary

State of Florida, County of Palm Beach)

*P.O.A. - Rec. 2/23/1999  
Inst. # 9902230084*

**SUBSTITUTE TRUSTEE**

By: *[Signature]*

Name: Arthur J. Castner  
Title: Substitute Trustee

On December 7, 2000, before me, the undersigned Notary Public, personally appeared, Teresa Bratcher, Assistant Secretary of Ocwen Federal Bank FSB, Attorney-in-fact for FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE, and Arthur J. Castner, the Substitute Trustee and both being personally known to me to be the person(s) whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their respective authorized capacities as Assistant Secretary and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

Notary *Vickie Pruitt*

NOTARY STAMP

