



200406140162

Skagit County Auditor

6/14/2004 Page 1 of 1 10:30AM

Rachana Shetty
 Prepared by: RACHANA A. SHETTY
 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 #:31385727 1211

OCWEN FEDERAL BANK FSB, the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Brian S. Vanscoy, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee thereunder.

Dated APRIL 12, 2002, executed by NORMA LEWIS AND HENRY ZINN to FIRST AMERICAN TITLE ESCROW as Trustee(s) and ACCREDITED HOME LENDERS, INC. as Beneficiary, and filed of record on APRIL 24, 2002, Instrument/Entry/Document Number: 200204240081.

PREMISES DESCRIBED AS: [APN #: 4640-000-023-0002 P107053] in SKAGIT County, WA and more completely described as: **LEGAL DESCRIPTION: LOT 23, "PLAT OF MONROE STREET ADDITION", AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 10-12, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

NOW THEREFORE, Brian S. Vanscoy, 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.

OCWEN FEDERAL BANK FSB

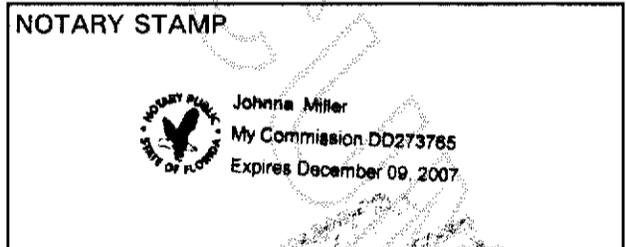
SUBSTITUTE TRUSTEE

By: *Scott W. Anderson*
 Name: Scott W. Anderson
 Title: Senior Vice President
 State of Florida, County of Palm Beach)

Brian S. Vanscoy
 Name: Brian S. Vanscoy
 Title: Substitute Trustee

On APRIL 26, 2004, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of **Ocwen Federal Bank FSB**, and Brian S. Vanscoy, 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 Senior Vice President and Substitute Trustee, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

Notary *Johnna Miller*



When Recorded Mail To:
 Financial Dimensions, Inc.
 1400 Lebanon Church Road
 Pittsburgh, PA 15236

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