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Skagit County Auditor

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Stephen Fernandes

Prepared by: STEPHEN FERNANDES
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 #: 31174519 0612 S

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC., the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Scott W. Anderson, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee thereunder.

Dated FEBRUARY 20, 2002, executed by PATRICIA LYNN HATTORI to FIRST AMERICAN TITLE INSURANCE as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC., as Beneficiary, and filed of record on 02-22-02 at Book: _____, Page: _____, Instrument/Entry/Document Number: 2270120 200202270120

PROPERTY ADDRESS : 19901 HILLVUE PLACE, BURLINGTON, WA
PREMISES DESCRIBED AS: [parcel # 4181-000-009-0004] in SKAGIT County, WA
LEGAL DESCRIPTION : LOT 9, "PLAT OF MCKIBBEN'S TRACTS DIV. NO. 1", AS PER PLAT RECORDED IN VOLUME 10 OF PLATS PAGE 6, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

NOW THEREFORE, Scott W. Anderson, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC.

SUBSTITUTE TRUSTEE

By: *Paul Neff*
Name: Paul Neff
Title: Vice President
State of Florida, County of Palm Beach)

Scott W. Anderson
Name: Scott W. Anderson
Title: Substitute Trustee

On MAY 11, 2004, before me, the undersigned Notary Public, personally appeared, Paul Neff, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC.**, and Scott W. Anderson, 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 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 *[Signature]*

NOTARY STAMP
 Johanna Miller
My Commission DD273765
Expires December 09, 2007

When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236 161508