

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

7/22/2004 Page

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Prepared by: PRABHAKAR B.
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 #: 31513922 0729

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION, 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 JUNE 12, 2002, executed by NANCY E. O'NEILL to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as Beneficiary, and filed of record on JUNE 18, 2002, Instrument/Entry/Document Number: 200206180094.

PREMISES DESCRIBED AS: [PARCEL # 4099-006-004-007] in SKAGIT County, WA and more completely described as:

LEGAL DESCRIPTION: ALL OF LOT 3, AND THE WEST 25 FEET OF LOT 4, BLOCK 6, "EDISON HALLER'S ADDITION", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 87, RECORDS OF SKAGIT COUNTY, 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 MERITAGE MORTGAGE CORPORATION

By:

Name: Paul Neff

Title: Vice President

SUBSTITUTE TRUSPEET

Name: Scott W. Anderson Title: Substitute Trustee

State of Florida , County of Palm Beach)

On JUNE 10, 2004, before me, the undersigned Notary Public, personally appeared, Paul Neff, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION, 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.

Notari

**NOTARY STAMP** 

S. A. A.

Johnna Miller

My Commission DD273765

Expires December 09, 2007