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

Skagit County Auditor

7/23/2004 Page

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1 8:41AM

Prepared by NITHYA D VENGALI Ocwen Federal Bank FSB 1665 Balm Beach Lakes Blvd.

The Forum, Suite 105 West Palm Beach, Florida 33401

WASHINGTON

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 31106362 0225

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

Dated DECEMBER 14, 2001 executed by RANDY A. CLICK to LAND TITLE COMPANY OF SKAGIT as Trustee(s) and FREMONT INVESTMENT & LOAN as Beneficiary, and filed of record on DECEMBER 19, 2001 as Instrument/Entry/Document Number: 200112190143.

PREMISES DESCRIBED AS: [AP #: 3804-009-010-0001 / P57944] in SKAGIT County, WA and more completely described as:

LEGAL DESCRIPTION: LOTS 9, 10 AND THE EAST 1/2 OF LOT 8, BLOCK 9, "J.M. MOORE'S ADDITION TO ANACORTES", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON.

NOW THEREFORE, Paul Neff, 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

Substitute Trustee

By:

Name: Scott W. Anderson Title: Senior Vice President

State of Florida, County of Palm Beach)

On MAY 20, 2004, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of OCWEN FEDERAL BANK FSB, and Paul Neff, 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.

RECORD 2ND

NOTARY STAMP

Name: Paul Next



My Commission DD273765 Expires December 09, 2007