

When Recorded Mail To:

Financial Dimensions, Inc. 1400 Lebanon Church Road

Pittsburgh, PA 15236

Prepared by: RACHANA A.

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 #: 31515588 0106

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 20, 2002, executed by DALE R. BARTELMEY JR AND JAIME D. BARTELMEY to LAND TITLE COMPANY OF SKAGIT COUNTY as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as Beneficiary, and filed of record on JUNE 28, 2002, Instrument/Entry/Document Number: 200206280137.

PREMISES DESCRIBED AS: [APN #4751-000-031-0000] in SKAGIT County, WA and more completely described as: LEGAL DESCRIPTION:

UNIT 31, "WESTPOINT CONDOMINIUM", AS RECORDED APRIL 20, 2000, UNDER AUDITOR'S FILE NO. 200004200062 AND AMENDED SEPTEMBER 7. 2000, UNDER AUDITOR'S FILE NO. 200009070034, 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 MERITAGE MORTGAGE CORPORATION

SUBSTITUTE TRUSTEE

Name: Scott W. Anderson

Title: Substitute Trustee

Bv:

Notery

Name: Paul Neff

Title: Vice President

State of Florida, County of Palm Beach)

On NOVEMBER 24, 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 Wo 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 STAMP

My Commission DD273765

Expires December 09, 2007