


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

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Skagit County Auditor
1/31/2005 Page 1 of 1 9:51AM

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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 #: 563650 1202 S

FIRST NLC FINANCIAL SERVICES LLC, 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 JULY 21, 2004, executed by MICHAEL ALAN HOSKINSON AND DANI MICHELLE HOSKINSON to CHICAGO TITLE as Trustee(s) and FIRST NLC FINANCIAL SERVICES LLC as Beneficiary, and filed of record on 8-5-2004, at Book: _____, Page: _____, Instrument/Entry/Document Number: 200408050153

PROPERTY ADDRESS: 3729 BROADWAY STREET, MOUNT VERNON, WA

PREMISES DESCRIBED AS: [APN: 4611-000-0340-0003 P1044224] in **SKAGIT** County, WA and more completely described as: **LEGAL DESCRIPTION:**

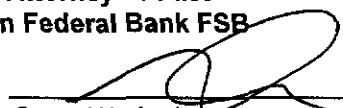
Lot 34, PARK RIDGE DIVISION I, according to the plat thereof, recorded in Volume 15 of Plats, pages 112 and 113, records of Skagit County, Washington.

Situated in 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.**

FIRST NLC FINANCIAL SERVICES LLC

By its Attorney-in-Fact
Ocwen Federal Bank FSB

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

SUBSTITUTE TRUSTEE

Name: Paul Neff
Title: Substitute Trustee

On NOVEMBER 30, 2004, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **FIRST NLC FINANCIAL SERVICES LLC**, 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.

Notary 

NOTARY STAMP



Johnna Miller
My Commission DD273765
Expires December 09, 2007