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When Recorded Mail To: Financial Dimensions, Inc. 1400 Lebanon Church Road Pittsburgh, PA 15236 24145

> Prepared by: LALITA P ANJALEKAR 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 #: 31758113 0209 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 JUNE 17, 2002, executed by WILLIAM L. SELLS JR. AND TEDDYE S. SELLS 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 6-24-2002 at Book. Page: _______Instrument/Entry/Document

Number: 67 40103 700206740103
Property Address: 16460 COUNTRY CLUB DRIVE, BURLINGTON, WA

PREMISES DESCRIBED AS: [APN # 3888-000-001-0008 P64580] in SKAGIT County, WA and more completely described as:

LEGAL DESCRIPTION:

Lot 11, "COUNTRY CLUB ADDITION NO. 3", as per plat recorded in Volume 8 of Plats, page 82, 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 BNC MORTGAGE, INC.

SUBSTITUTE TRUSTEE

Name: Paul Neff

Vice President

State of Florida, County of Palm Beach)

On DECEMBER 30, 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 NOTARY STAMP acted, executed the instrument.

My Commission DD273765

Name: Scott W. Anderson

Title: Substitute Trustee

Expires December 09, 2007