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Skagit County Auditor

2/28/2005 Page

1 of

1 10:19AM

**When Recorded Mail To:**

Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236

242560

Seema V Nair

Prepared by: SEEMA V NAIR

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 #: 33197252 0215 S

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, 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 30, 2003, executed by KRIS E. HANSEN AND ROBIN R. HANSEN to LAND TITLE COMPANY OF SKAGIT COUNTY as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC. as Beneficiary, and filed of record on 10-24-2003 at Book: 10240163 Page: 200310240163 Instrument/Entry/Document Number:

PROPERTY ADDRESS: 1620 15TH STREET, ANACORTES, WA

PREMISES DESCRIBED AS: [APN # 3806-010-013-0004] in SKAGIT County, WA

**LEGAL DESCRIPTION:**

Lots 10 to 13, inclusive, Block 10, "MUNKS' FIRST QUEEN ANNE ADDITION TO ANACORTES," as per plat recorded in Volume 3 of Plats, page 1, records of Skagit County, Washington.

Situate in the City of Anacortes, 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 ACCREDITED HOME LENDERS, INC.**

SUBSTITUTE TRUSTEE

By:

Name: Paul Neff

Title: Vice President

State of Florida, County of Palm Beach)

On JANUARY 05, 2005, before me, the undersigned Notary Public, personally appeared, Paul Neff, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, 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 acted, executed the instrument.

Notary

Name: Scott W. Anderson  
Title: Substitute Trustee**NOTARY STAMP**

Johnna Miller  
My Commission DD273765  
Expires December 09, 2007