

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



200502280086
Skagit County Auditor

2/28/2005 Page 1 of 1 10:21AM

242345
Kathy May
Prepared by: Kathy May
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 #: 31056799

RECORD 2ND

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 2/4/2002, executed by Randall W. Siefferman Lori L. Forsman-Sief to CHICAGO TITLE INSURANCE COMPANY as Trustee(s) and IMPAC FUNDING CORPORATION DBA NOVELLE FINANCIAL SERVICES as Beneficiary, and filed of record on 2/11/2002, as Instrument/Entry/Document Number: 200202110209.

PREMISES DESCRIBED AS: Parcel #: 3800-007-018-0001 in **Skagit County, WA** and more completely described as: LEGAL DESCRIPTION

Lots 16, 17 And The East Half Of Lot 18, Block 7, KELLOGG AND FORD'S ADDITION TO ANACORTES, according to the plat thereof, recorded in Volume 1 of Plats, page 41, 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

By: *[Signature]*
Name: Scott W. Anderson
Title: Senior Vice President

SUBSTITUTE TRUSTEE

[Signature]
Name: Paul Neff
Title: Substitute Trustee

State of Florida , County of Palm Beach)

On December 8, 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.

Notary *[Signature]*

NOTARY STAMP



Noemi Morales
My Commission DD046884
Expires August 01, 2005