



200503100065
Skagit County Auditor

UNRECORDED

Martina M
Prepared by: MARTINA M
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 #: 31676547 1020

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 JANUARY 09, 2002, executed by SHELBY VEER to ISLAND TITLE COMPANY as Trustee(s) and FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, and filed of record on JANUARY 11, 2002, as Instrument/Entry/Document Number: 200201110232.

PREMISES DESCRIBED AS: [AP # : 3816-013-010-0009] in SKAGIT County, WA

LEGAL DESCRIPTION:

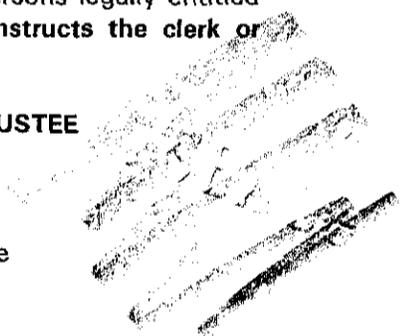
**Lots 9 and 10, Block 13, FIRST PLAT OF SHIP HARBOR, according to the plat thereof, recorded in Volume 1 of Plats, page 13, records of Skagit County Washington;
Situated in Skagit County, Washington.**

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.

OCWEN FEDERAL BANK FSB

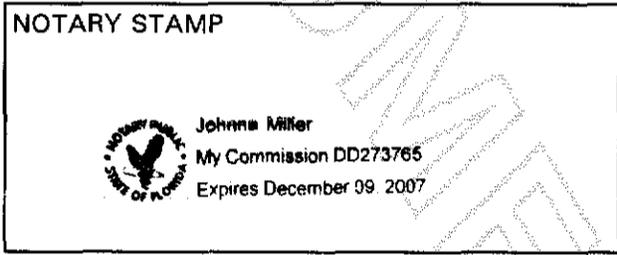
By:
Name: Scott W. Anderson
Title: Senior Vice President
State of Florida, County of Palm Beach)

SUBSTITUTE TRUSTEE
Name: Paul Neff
Title: Substitute Trustee



On JANUARY 13, 2005 , 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



When Recorded Mail To:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236 **245912**

RECORD 2ND

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