

Return Address:
Financial Dimensions, Inc.
1400 Lebanon Church Road
Pittsburgh, PA 15236
OFB # 217566



200504050027
Skagit County Auditor

4/5/2005 Page 1 of 4 9:11AM

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

1. Assignment of Deed of Trust
3. _____ 4. _____

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document 200306190179

Grantor(s) (Last name, first name, initials)

1. The CIT Group / Consumer Finance, Inc.
2. Lucianna, Darren M & Janelle

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

1. Owen Federal Bank FSB
2. _____

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

Lot 16, Block 2, Supplemental Plat of Knutzen's
addition to the town of Burlington

Additional legal is on page 2 of document.

Assessor's Property Tax Parcel/Account Number
assigned

4089-002-016-000 4/P72685

Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

Prepared By: SUSAN BELL

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

WHEN RECORDED RETURN TO:
RE Loan Number: 9500261392

2175466

ASSIGNMENT OF Deed of Trust

OFB#32812844
FOR VALUE RECEIVED, the assignor, **THE CIT GROUP / CONSUMER FINANCE, INC.**, whose address is 8000 Sagemore Drive, Marlton, NJ 08053, hereby grants, assigns and transfers all its beneficial rights, title and interest to

That certain

DEED OF TRUST as referenced below:

Mortgage Dated:

06/17/03

Original Loan Amount:

\$14,025.00

Original Beneficiary:

THE CIT GROUP/CONSUMER FINANCE, INC.

Original Borrower(s):

DARREN M LUCIANNA AND JANELLE LUCIANNA

Filed for record in the office of the County Clerk of **SKAGIT County**, State of **WA**, on the 19th day of June, 2003 and recorded in Book — of Mortgages at page — Instrument No. 20030619078 of the records of said county.

attached exhibit
(See original Mortgage/Deed of Trust for legal description)
710 SOUTH ALDER STREET
BURLINGTON, WA 98233

OCWEN FEDERAL BANK, FSI
1665 Palm Beach Lakes Blvd., #105
West Palm Beach, FL 33401

TOGETHER WITH THE NOTE therein described or referred to, the money due thereon with interest, and all rights accrued to or to accrue with interest with said MORTGAGE or DEED OF TRUST, without recourse, and without representation or warrant, express or implied, this 16th day of July, 2003.

BY: 

MARIA JOHANSON, VICE PRESIDENT OF THE CIT GROUP/ CONSUMER FINANCE, INC.

State of: **NEW JERSEY** SS
County of: **BURLINGTON**



On this **16th day of July, 2003**, before me, Susan Bell, a Notary Public, personally appeared, Maria Johanson, of **THE CIT GROUP / CONSUMER FINANCE, INC.**, whose address is 8000 Sagemore Drive Marlton, NJ 08053, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity (ies) of the above named entity, and by his/her/their official signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


Susan Bell

WITNESS my hand and official seal
MY COMMISSION EXP. 06/02/2004

RECORD 1st



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Skagit County Auditor

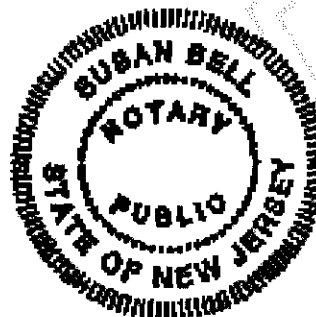


EXHIBIT A
(Legal Description)

EXHIBIT "A"

Lot 16, Block 2, Supplemental Plat of KNUTZEN'S ADDITION TO THE TOWN OF BURLINGTON, according to the Plat thereof recorded in volume 4 of Plats, Page 7, records of Skagit County, Washington.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -

LUCIANNA, DARREN
06/16/03 19:40 1640042
2-2120E

Initial(s) X X
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WHEN RECORDED MAIL TO

THE CIT GROUP/
CONSUMER FINANCE, INC.
P.O. BOX 630
MARLTON, NJ 08053-3941

THIS DEED OF TRUST IS SECOND AND SUBORDINATE TO THAT
FIRST DEED OF TRUST RECORDED CONCURRENTLY HERewith
UNDER AUDITORS FILE NO. 200306190179 RECORDS
OF SKAGIT COUNTY, WA.

SPACE ABOVE THIS LINE FOR RECORDERS USE

CHICAGO TITLE
C27166

DEED OF TRUST

TRUSTOR(S) Name(s) and Address(es)	DARREN M LUCIANNA JANELLE M LUCIANNA 1709 MEADOW DRIVE MOUNT VERNON, WA 98273 ("Borrower")	Beneficiary Name and Address	The CIT Group/Consumer Finance, Inc. (a Delaware Corporation) 3400 18 TH STREET, S.W. SUITE 500 LYNNWOOD, WA 98037 ("Lender")
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TRUSTEE'S NAME AND ADDRESS

CHICAGO TITLE, 839 S BURLINGTON BLVD, BURLINGTON WA 98233

LOAN NUMBER	DATE	PRINCIPAL BALANCE	FINAL PAYMENT DATE
9500261392	06/16/03	\$14,025.00	06/16/33

Borrower owes Lender the principal sum shown in the Principal Balance box above. This debt is evidenced by Borrower's Promissory Note dated the same date as this Deed of Trust ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on the Final Payment Date shown above. This Deed of Trust, WITH POWER OF SALE, secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 2 hereunder to protect the security of this Deed of Trust; and (c) the performance of Borrower's covenants and agreements under this Deed of Trust and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in SKAGIT

County, Washington:

SEE ATTACHED LEGAL DESCRIPTION 'EXHIBIT A'

Abbreviated Legal Description: Lot 16, Blk 2, KNUTZEN'S ADD

Additional Legal Description is on page 5 of document;

Assessor's Tax Parcel ID #: 4089-002-016-0004/P72685

which has the address of 710 SOUTH ALDER STREET, BURLINGTON
(Street) (City)
Washington 98233 ("Property Address");
(Zip Code)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust. All of the foregoing is referred to in this Deed of Trust as the "Property." The property is not used principally for agricultural or farming purposes.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property. Borrower warrants that the lien created by this Deed of Trust is a valid and enforceable lien subordinate only to easements, liens and restrictions of record as of the date of this Deed of Trust, and that during the entire term of the indebtedness secured by this Deed of Trust Borrower will not permit this lien to become subordinate to anything else. Borrower warrants and will defend the title to the Property against all claims and demands except such easements, liens and restrictions of record as of the date of this Deed of Trust.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

SEE PAGES 2, 3, 4 AND 5 FOR ADDITIONAL IMPORTANT TERMS

06/16/03 19:40 1640042
2-21204(1/02) Washington Deed of Trust

Initial(s) X JP
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