

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

274081



200505160039  
Skagit County Auditor

5/16/2005 Page 1 of 1 9:24AM

Prepared by: PURVI SHAH  
Ocwen Federal Bank FSB  
1665 Palm Beach Lakes Blvd.  
The Forum, Suite 105  
West Palm Beach, Florida 33401

RECORD 2ND

**WASHINGTON  
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

Loan #: 32177420 0527

**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 MARCH 24, 2003 executed by JAMES WARREN AND KAREN WARREN to FIRST AMERICAN TITLE as Trustee(s) and MILA, INC. as Beneficiary, in the amount of \$ 124,800.00, and filed of record on MARCH 26, 2003, as Instrument/Entry/Document Number: 200303260174.

PREMISES DESCRIBED AS: [parcel # P119117] in **SKAGIT** County, WA

**LEGAL DESCRIPTION :**

**LOT 3, "PLAT OF GILBERT'S ADDITION", AS PER PLAT RECORDED ON APRIL 30 2002, UNDER AUDITOR'S FILE NO. 200204300099, 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:

Name: Scott W. Anderson  
Title: Senior Vice President

**SUBSTITUTE TRUSTEE**

Name: Paul Neff  
Title: Substitute Trustee

State of Florida, County of Palm Beach)

On APRIL 11, 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

**NOTARY STAMP**



Johnna Miller  
My Commission DD273785  
Expires December 09, 2007