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



5/31/2005 Page

1 of

1 10:41AM

Prepared by: CHAITANYA JAMKHEDKAR
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 #: 31213457 0608

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION, 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 MARCH 25, 2002, executed by ROBERT STITES AND DEBORAH A. STITES to ISLAND TITLE COMPANY as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as Beneficiary, in the amount of \$ 32,700.00, and filed of record on MARCH 29, 2003, Instrument/Entry/Document Number: 200203290124.

PREMISES DESCRIBED AS: [parcel # P54498] in SKAGIT, County, WA and more completely

Lot 31, THUNDERBIRD, according to the plat thereof recorded in Volume 9 of Plats, pages 34 and 35, records of Skagit County, Washington.

described as: LEGAL DESCRIPITION:

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 MERITAGE MORTGAGE CORPORATION

SUBSTITUTE TRUSTEE

Name:

Title:

Scott W. Anderson

Substitute Trustee

By:
Name: Paul Neff
Title: Vice President

Title: Vice President

State of Florida, County of Palm Beach)

On APRIL 22, 2005, before me, the undersigned Notary Public, personally appeared, Paul Neff, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION, 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 STAMP

See The Land

Johnna Miller
My Commission DD273765

Expires December 09, 2007

Notary