

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

284234



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Skagit County Auditor

6/21/2005 Page 1 of 1 9:36AM

Prepared by: GENEVIEVE SEQUEIRA
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 #: 31525025 0611

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 JULY 12, 2002 executed by KATHLEEN C. GIBSON W/A/T/A KATHLEEN C. DECATUR AND TRAVIS GIBSON to FIRST AMERICAN TITLE as Trustee(s) and MILA, INC. as Beneficiary, in the amount of \$ 73,500.00, and filed of record on 7-30-2002 as Instrument/Entry/Document Number:

7300082 200207300082
PROPERTY ADDRESS : 23527 WHITING STREET, CLEAR LAKE, WA

PREMISES DESCRIBED AS: [AP#: 4141-000-020-0008 (P74939)] in SKAGIT County, WA

LEGAL DESCRIPTION :

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

RECORD

Lot 20, "NAYLOR'S CENTRAL ADDITION TO CLEAR LAKE", as per plat recorded in Volume 4 of Plats, Page 18, records of Skagit County, Washington.

2ND

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

SUBSTITUTE TRUSTEE

By:

Name: Scott W. Anderson
Title: Senior Vice President

State of Florida, County of Palm Beach)

Name: Paul Neff
Title: Substitute Trustee

On MAY 10, 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