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



8/8/2005 Page

1 of

1 11:03AM

Prepared by: MEHUL VYAS Ocwen Loan Servicing, LLC 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409

WASHINGTON

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 40797516 0819 \$

Investor # 2388

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FINANCE AMERICA LLC the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Scott W. Anderson, whose address is 1661 Worthington Road Suite 100, West Palm Beach, Florida 33409, as successor Trustee thereunder.

Dated OCTOBER 06, 2004 executed by CHERYL M. NICHOLSON to DCBL, INC as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FINANCE AMERICA LLC as Beneficiary, in the amount of \$ 127,500.00, and filed of record on 12-13-04, at Book: ______, Instrument/Entry/Document Page:

Number:

Number: 10130014 1000 10100014
PREMISES DESCRIBED AS: [A.P.N#: P54102] in SKAGIT County, WA

PROPERTY ADDRESS: 1420 S 15TH ST. MOUNT VERNON, WA

The West 60 feet of Lot 8, Block 1, "PATCHEN'S SECOND ADDITION TO MOUNT VERNON", as per plat recorded in Volume 7 of Plats, page 3, records of Skagit County, Washington.

LEGAL DESCRIPTION:

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

FINANCE AMERICA LLC

By:

Name: Paul Neff

Title: Vice President

State of Florida, County of Palm Beach)

SUBSTITUTE TRUSTEE

Name: Scott W. Anderson-Title: Substitute Trustee

CO. 10 265

On JULY 12, 2005, before me, the undersigned Notary Public, personally appeared, Paul Neff, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FINANCE AMERICA LLC 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 NOTARY STAMP

acted, executed the instrument.

Priscilla Langiois My Commission DD273764 Expires December 09, 2007

Notary