

11/28/2005 Page

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Prepared by: SANDEEP HALKARA Ocwen Loan Servicing, LLC 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409 Investor # 2295

WASHINGTON SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 32773269 1210 S

FIRST NLC FINANCIAL SERVICES, LLC., the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Paul Neff, whose address is 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, as successor Trustee thereunder.

Dated MAY 16, 2003, executed by NANCY J. CHISM to NOT STATED as Trustee(s) and FIRST NLC FINANCIAL SERVICES, LLC. as Beneficiary, in the amount of \$ 63,000.00 , and filed of record on 5-21-03 at Book: Page: Instrument/Entry/Document Number: 5710110
Property Address: 1010 23RD ST.., ANACORTES, WA. Instrument/Entry/Document Number: PREMISES DESCRIBED AS: [APN: 3788-005-017-0010] in SKAGIT County, WA and more completely described as: LEGAL DESCRIPTION: The East 15 feet of Lot 15 and all of Lots 16 and 17, Block 5, "FIRST

ADDITION TO THE CITY OF ANACORTES", as per plat recorded in Volume 1 of Plats, Page 24, 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.

FIRST NLC FINANCIAL SERVICES, LLC. By its Attorney-in-Fact Ocwen Loan Servicing, LLC

By: Name: Scott W. Anderson Title:

Senier Vice President

SUBSTITUTE TRUSTE

Substitute Trustee

Name: Paul Neff

Title:

State of Florida , County of Palm Beach)

On OCTOBER 25, 2005, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of Ocwen Loan Servicing, LLC, Attorney-in-Fact for FIRST NLC FINANCIAL SERVICES, LLC., 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

Notary Public State of Florida, Noem, Motaliès My Commission DD475884 Expires 10/05/2009