



200603100047
Skagit County Auditor

3/10/2006 Page 1 of 2 9:30AM

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

Prepared by: LILLIANB
Ocwen Loan Servicing, LLC
1661 Worthington Road Suite 100
West Palm Beach, Florida 33409
Investor # 351

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

Loan #: 3809340 0806

WACHOVIA BANK N.A. F/K/A FIRST UNION NATIONAL BANK AS TRUSTEE, 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 JANUARY 13, 1999, executed by JOHN GOVERN AND SHARI GOVERN to DCBL INC., as Trustee(s) and BNC MORTGAGE, INC., as Beneficiary, in the amount of \$144,500.00 , and filed of record on JANUARY 26, 1999 , at Book: 1934, Page: 0013, Instrument/Entry/Document Number: 9901260126.

PREMISES DESCRIBED AS: [parcel # 4150-046-006-0007] in SKAGIT County, WA and more completely described as:

ABBREVIATED LEGAL DESCRIPTION: LOTS 3 THROUGH 6, BLOCK 46 "FIRST ADDITION TO SEDRO"...FOR A COMPLETE LEGAL DESCRIPTION OF PROPERTY, SEE "EXHIBIT A" ATTACHED HERETO AND MADE A PART THEREOF

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.**

WACHOVIA BANK N.A. F/K/A FIRST UNION NATIONAL BANK AS TRUSTEE
By its Attorney-in-Fact
Ocwen Loan Servicing, LLC

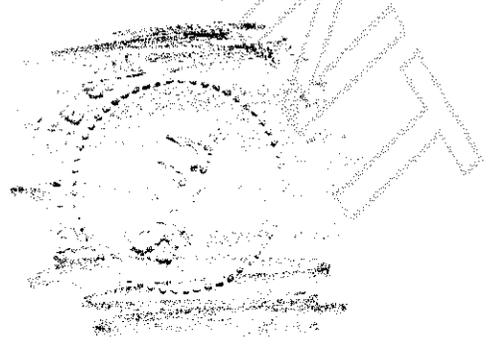
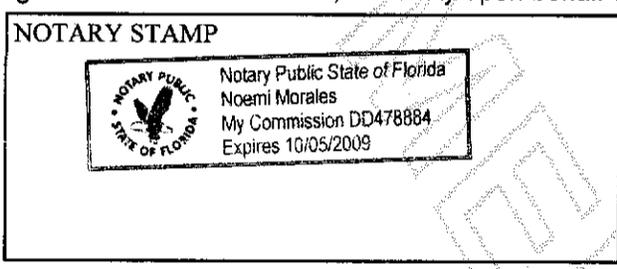
SUBSTITUTE TRUSTEE

By: _____
Name: Scott W. Anderson
Title: Senior Vice President
State of Florida , County of Palm Beach)

Name: Paul Neff
Title: Substitute Trustee

On JULY 29, 2005 , before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of Ocwen Loan Servicing, LLC, Attorney-in-Fact for **WACHOVIA BANK N.A. F/K/A FIRST UNION NATIONAL BANK AS TRUSTEE** , 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 _____



Loan #: 3809340 0806

EXHIBIT A

The land referred to herein is situated in the County of Skagit,
State of Washington, and is described as follows:

Lots 3, 4, 5 and 6, Block 46, "FIRST ADDITION TO SEDRO", as per
plat recorded in Volume 3 of Plats at page 29, in the records
of Skagit County, State of Washington.

EXCEPT the Westerly 50.0 feet, as measured at right angles to
the West line thereof.

(Also shown of record as Lot "A" of that Survey recorded
May 23, 1996, under Auditor's File No. 9605230061, as filed in
Volume 18 of Surveys at page 81).



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