When recorded return to: FINANCIAL DIMENSIONS, INC. 1400 LEBANON CHURCH ROAD PITTSBURGH, PA 15236



5/30/2006 Page

1 of

1 2:10PM

<u>WASHINGTON</u> SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 406044596 (20431) MIN: 100176104060445968

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR HOME FUNDS DIRECT, the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Financial Dimensions, Inc, whose address is 1400 LEBANON CHURCH ROAD, PITTSBURGH, PA 15236, as successor Trustee thereunder.

ORIGINAL MORTGAGOR:

RIGGAN, JIMMIE, RIGGAN, BRENDA

ORIGINAL BENEFICIARY:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING

SOLELY AS NOMINEE FOR HOME FUNDS DIRECT

ORIGINAL TRUSTEE:

ISLAND TITLE

AMOUNT:

\$175,500.00 06/17/2004

DATED: RECORDED DATE:

06/22/2004

BOOK: -

PAGE:

DOC/INSTRUMENT:

200406220079

PROPERTY ADDRESS:

17697 GREEN ACRES ROAD, MOUNT VERNON, WA 98273

COUNTY:

SKAGIT

APN #:

3921-000-005-0013

LEGAL:

TRACT 5, GREEN ACRES ADDITION, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 7 OF PLATS, PAGE 51, RECORDS

OF SKAGIT COUNTY, WASHINGTON.

NOW THEREFORE, Financial Dimensions, Inc., 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 the deed of trust or mortgage and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust or mortgage.

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR HOME FUNDS DIRECT by its duly authorized Officers has hereunto set its hand May 25, 2006

FINANCIAL DIMENSIONS, INC.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR HOME FUNDSTREEST

SUBSTITUTE TRUSTEE

Name: JOHN LITTEN

Title: Assistant Vice President

KELLY M COLLINS

ASSISTANT VICE PRESIDENT

CORPORATE

MAY 14, 1990

ALIFORNI

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

Before me, a Notary Public in and for said county and state, personally appeared the above named MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR HOME FUNDS DIRECT by KELLY M. COLLINS its ASSISTANT VICE PRESIDENT and JOHN LITTELL by FINANCIAL DIMENSIONS, INC., who executed the foregoing instrument and acknowledged that the signing thereof was by authority of its Board of Directors and that the same was the voluntary act and deed, for the uses and purposes therein mentioned of officers.

In testimony whereof I have hereunto subscribed my name and affixed my seal May 25, 2006

Notary Commission Expires: 08/29/2009

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Kelly J. Fonner, Notary Public West Mifflin Boro, Allegheny County My Commission Expires Aug. 29, 2009

Member, Pennsylvania Association of Notaries

Notary Public

KELLY J. FONNER