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Skagit County Auditor

10/1/2003 Page 1 of 1 9:48AM

Prepared by: DIVYA RAO
Ocwen Federal Bank FSB
1665 Palm Beach Lakes Blvd.
The Forum, Suite 105
West Palm Beach, Florida 33401

When Recorded Mail To:
Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

90566

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

Loan #: 31211915 1023

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION the undersigned beneficiary, of the Deed of Trust described below, hereby appoints Scott W. Anderson, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee thereunder.

Dated MARCH 11, 2002, executed by DENNIS MCCARN to ISLAND TITLE COMPANY as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION as Beneficiary, and filed of record on MARCH 19, 2002, at, Instrument/Entry/Document Number: 200203190141.

PREMISES DESCRIBED AS: [parcel # 3772-086-004-0005] in SKAGIT, County, WA and more completely described as:

LEGAL DESCRIPTION:

LOTS 3 AND 4, BLOCK 86, MAP OF THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGES 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATE IN SKAGIT COUNTY, WASHINGTON.

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 MERITAGE MORTGAGE CORPORATION

By:
Name: Brian S. Vanscoy
Title: Vice President

SUBSTITUTE TRUSTEE

Name: Scott W. Anderson
Title: Substitute Trustee

State of Florida, County of Palm Beach)

On September 5, 2003, before me, the undersigned Notary Public, personally appeared, Brian S. Vanscoy, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION** 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 acted, executed the instrument.

Notary

NOTARY STAMP



Goretti Cervantes
My Commission DD040021
Expires July 08, 2005