When Recorded Mail To: Financial Dimensions, Inc. 1400 Lebanon Church Road 156853 Pittsburgh, PA 15236



6/14/2004 Page

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1 10:31AM

LALITA P Prepared by: Ocwen Federal Bank FSB

West Palm Beach, Florida 33401

1665 Palm Beach Lakes Blvd. The Forum, Suite 105

WASHINGTON

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 32608093 1224

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 AUGUST 20, 2001, executed by PATRICK L. MONROE to ISLAND TITLE COMPANY as Trustee(s) and FRONTIER INVESTMENT CO. DBA RAINLAND MORTGAGE COMPANY as Beneficiary, and filed of record on AUGUST 22, 2001, Instrument/Entry/Document Number: 200108220091.

PREMISES DESCRIBED AS: [parcel # 4737-000-030-0000] in SKAGIT County, WA and more completely described as:

LEGAL DESCRIPTION: LOT 30, PLAT OR ROSEWIND SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED SEPTEMBER 30, 19 99 UNDER AUDITOR'S FILE NO. 199909300131, 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 cler or recorder to enter satisfaction of and cancel of record the deed of trust.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC.

SUBSTITUTE / TRUSTEE

Name:

Title:

Scott W. Anderson

Substitute Trustee

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

State of Florida, County of Palm Beach)

On APRIL 28, 2004, before me, the undersigned Notary Public, personally appeared, Brian S. Vanscoy, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 STAMP

My Commission DD273765 Expires December 09, 2007

Notary