



200409230013
Skagit County Auditor

9/23/2004 Page 1 of 1 8:59AM

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

DU
199125

Vinitha Menon

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

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

Loan #: 32422420 0918

OCWEN FEDERAL BANK FSB, 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 APRIL 9, 2003, executed by SCOTT BAUDER AND MOLLIE JAEGER BAUDER to LAND TITLE COMPANY as Trustee(s) and FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, and filed of record on APRIL 16, 2003, as Instrument/Entry/Document Number: 200304160078.

PREMISES DESCRIBED AS: [AP # : P81292] in SKAGIT County, WA

LEGAL DESCRIPTION:

Lot 16, "HILLTOP HAVEN," as per plat recorded in Volume 12 of Plats, pages 47, 48 and 49, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

RECORD 2ND

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.

OCWEN FEDERAL BANK FSB

By: *[Signature]*
Name: Scott W. Anderson
Title: Senior Vice President
State of Florida, County of Palm Beach)

SUBSTITUTE TRUSTEE

[Signature]
Name: Paul Neff
Title: Substitute Trustee

On AUGUST 19, 2004, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of **Ocwen Federal Bank FSB**, 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 *[Signature]*

