



200812030038

Skagit County Auditor

12/3/2008 Page 1 of 2 11:02AM

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

Prepared by: Maria Alvarez  
Ocwen Loan Servicing, LLC  
1661 Worthington Road Suite 100  
West Palm Beach, Florida 33409

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

37626376866  
Investor # 2538

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC.**, the undersigned beneficiary, of the Deed of Trust described below, hereby appoints **HSBC BANK USA, N.A., AS TRUSTEE**, whose address is c/o Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, as successor Trustee thereunder.

Dated OCTOBER 11, 2005, executed by DUANE R. KOSSAK AND CYNTHIA D. KOSSAK to CHICAGO TITLE CO.- ISLAND DIVISION as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC. as Beneficiary, in the amount of \$195,000.00, and filed of record on OCTOBER 18, 2005, Instrument/Entry/Document Number: 200510180075.

PROPERTY ADDRESS: 465 SPRING LANE, SEDRO WOOLLEY, WA  
PREMISES DESCRIBED AS: [parcel # 4735-000-066-0000] in SKAGIT County, WA and more completely described as: **LEGAL DESCRIPTION:**

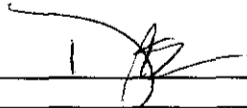
**Lot 66, PLAT OF SPRING MEADOWS DIV. II, according to the plat thereof, recorded in Volume 17 of Plats, pages 75 and 76, records of Skagit County, Washington.**

**Situated in Skagit County, Washington.**

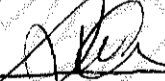
**NOW THEREFORE, HSBC BANK USA, N.A., AS TRUSTEE** of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, **HEREBY RECONVEYS**, releases, and discharges, without warranty, to the person or persons legally entitled thereto, the estate, title 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  
OWNIT MORTGAGE SOLUTIONS, INC.**

**HSBC BANK USA, N.A., AS TRUSTEE  
by it's attorney-in-fact  
Ocwen Loan Servicing, LLC  
SUBSTITUTE TRUSTEE**

By:   
\_\_\_\_\_

Name: Denise A. Marvel  
Title: Vice President

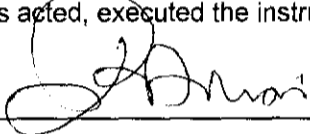
  
\_\_\_\_\_

Name: Scott W. Anderson  
Title: Sr. Vice President of Residential  
Loan Servicing

State of Florida , County of Palm Beach)

On OCTOBER 31, 2008, before me, the undersigned Notary Public, personally appeared, Denise A. Marvel, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC.**, and Scott W. Anderson, the Sr. Vice President of Residential Loan Servicing, Ocwen Loan Servicing, LLC, Attorney-in-Fact for **HSBC BANK USA, N.A., AS 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 Sr. Vice President of Residential Loan Servicing, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

Notary



NOTARY STAMP

NOTARY PUBLIC-STATE OF FLORIDA  
Leticia N. Arias  
Commission #DD737904  
Expires: NOV. 29, 2011  
BONDED THRU ATLANTIC BONDING CO., INC



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