

Doc # 2004153979
Page 1 of 2
Date: 08/06/2004 04:35P
Filed by: FINANCIAL DIMENSIONS INC
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$29.00

Walter Agli

Prepared by: LALITA P. ANJALEKAR
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 #: 35736255 0602 S

BANK ONE, N.A., AS TRUSTEE, F/K/A THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE, 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 25, 2002, executed by THOEDORE A. GOWAN AND KRISTEN L. GOWAN to DCBL INC. as Trustee(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FINANCE AMERICA LLC. as Beneficiary, and filed of record on 5/1/2002, at Book: 223, Page: 715, Instrument/Entry/Document Number: .

PROPERTY ADDRESS : 181 MARBLE RD., WASHOUGAL, WA

PREMISES DESCRIBED AS: [APN #: 01-05-19-0-0200-00] in SKAMANIA County, WA and more completely described as:

LEGAL DESCRIPTION : NE ¼NE ¼SEC 19 TIN R5E. FOR A COMPLETE LEGAL DESCRIPTION OF PROPERTY, SEE "EXHIBIT A" ATTACHED HERETO AND MADE PART HEREOF.

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.

BANK ONE, N.A., AS TRUSTEE, F/K/A THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE

By its Attorney-in-Fact
Ocwen Federal Bank FSB

SUBSTITUTE TRUSTEE

By: *[Signature]*

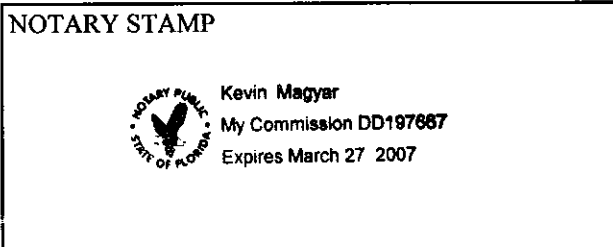
Name: Scott W. Anderson
Title: Senior Vice President
State of Florida, County of Palm Beach)

Name: *[Signature]*
Title: Substitute Trustee



On JULY 16, 2004, before me, the undersigned Notary Public, personally appeared, Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **BANK ONE, N.A., AS TRUSTEE, F/K/A THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE**, 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]*



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

186656

EXHIBIT "A"

A tract of land located in the Northeast quarter of the Northeast quarter of Section 19, Township 1 North, Range 5 East of the Willamette Meridian, in the County of Skamania and State of Washington, described as follows:

Beginning at the Northeast corner of said Section 19, (also the Northeast corner of the One Acre Cemetery Tract mentioned in the Lizzie Mintener Deed, Volume F, Page 270 of Skamania County Deed Records) thence West along the North boundary of said Section 19, 203.7 feet to the True Point of Beginning of the following described tract; thence South along the West boundary of said Cemetery Tract 208.7 feet to the North boundary of a tract of land described in Volume X, Page 498; thence West 417.4 feet to the corner of the tract in said Volume X; thence North 208.7 feet to the Northwest corner of tract in said Volume X, being also the North boundary of said Section 19; thence East 417.4 feet to the Point of Beginning.

EXCEPTING THEREFROM that portion conveyed to Mt. Pleasant Grange No. 194 by deed Recorded April 25, 1912 in Book N, Page 530, Skamania County Deed Records.

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