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Vol. 197 Page 12765

When Recorded Return To:
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97 APR 28 AM 1:34

Prepared by: Gens Kurtz
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 The Forum, Suite 105
 West Palm Beach, Florida 33401
 Loan # 6028392

**OREGON
 SUBSTITUTION OF TRUSTEE
 AND FULL RECONVEYANCE**

OCWEN FEDERAL BANK FSB f/k/a BERKELEY FEDERAL BANK & TRUST, FSB, the undersigned beneficiary, under the Deed of Trust described below, hereby appoints OCWEN FEDERAL BANK FSB, whose address is 1675 Palm Beach Lakes Blvd., The Forum, West Palm Beach, FL 33401, as successor Trustee under that certain Deed of Trust.

Original Beneficiary: ADMIRAL HOME LOAN DBA ADMIRAL MORTGAGE COMPANY
 Original Trustor: ROSALINA PADILLA
 Recorded in: KLAMATH County, OREGON on 5/1/96
 Instrument #: 17311
 Book: 17796 Page: 12464
 Date of Deed of Trust: 4/10/96
 Trustee: JAMES J. COOK

NOW THEREFORE, OCWEN FEDERAL BANK FSB, 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 the deed of trust and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: April 10, 1997.

BENEFICIARY:
 OCWEN FEDERAL BANK FSB f/k/a
 BERKELEY FEDERAL BANK & TRUST, FSB

By: [Signature]
 Name: Donald L. St. John
 Title: Director, Mortgage Operations

SUBSTITUTE TRUSTEE:
 OCWEN FEDERAL BANK FSB

Name: Arthur J. Castner
 Title: Assistant Secretary

State of Florida)
) SS.
 County of Palm Beach)

On April 10, 1997 before me Donald L. St. John, the Director of Mortgage Operations of Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB, and Arthur J. Castner, the Assistant Secretary of Ocwen Federal Bank FSB f/k/a Berkeley Federal Bank & Trust FSB personally appeared, 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 the Director of Mortgage Operations and Assistant Secretary, and that by their signatures on the instrument, the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

Notary: [Signature]



Deborah A. Vogel
 My Commission CCB11715
 Expires January 9, 2001

STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Nationwide Recording Service the 28th day
 of April A.D., 19 97 at 11:34 o'clock A.M. and duly recorded in Vol. M97
 of Mortgages on Page 12765

FEE \$15.00
 1.00 c.c.

by Demetha G. Letsch, County Clerk
[Signature]