

**OREGON
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE 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: LAGUNA CAPITAL MORTGAGE CORPORATION
Original Trustor: PAT L. ANDERSCH
Recorded in: KLAMATH County, OREGON on JANUARY 14, 1998
Instrument #: 51614 Book M98 Page 1267
Date of Deed of Trust: JANUARY 6, 1998
Original Trustee: AMERITITLE

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, acting by and through its officer, Steven C. Ward, 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: July 14, 1999.

THE FIRST NATIONAL BANK OF CHICAGO,
AS TRUSTEE, RESIDENTIAL FUNDING
CORPORATION, As its Attorney-in-Fact

By: _____
Name: Arthur J. Castner
Title: Vice President

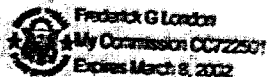
State of Florida, County of Palm Beach

OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

By: _____
Name: Steven C. Ward
Title: Servicing Officer

On July 14, 1999, before me Arthur J. Castner, Vice President of Residential Funding Corporation, attorney-in-fact for The First National Bank of Chicago, as Trustee, and Steven C. Ward a Servicing Officer of Ocwen Federal Bank 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 Vice President and Servicing Officer, and that by their signatures on the instrument, the entities upon behalf of which the persons acted, executed the instrument.

Frederick G. London
Notary



PREPARED BY: KARIN L. PENA
OCWEN FEDERAL BANK FSB
1685 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 7381254

Prepared by and Recording Requested by:
Ocwen Federal Bank at 1665 Palm Beach
Lakes #105, W. Palm Beach, FL 33401
When Recorded Mail to: DataP
Nationwide Recording Service - BFR
17352 Daimler #200, Irvine, CA 92614

FOR RECORDER'S USE ONLY

State of Oregon, County of Klamath
Recorded 8/17/99, at 9:21 a.m.
In Vol. M99 Page 33075
Linda Smith,
County Clerk Fee \$ 15.00

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