

**OREGON
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

RESOURCE BANCSHARES MORTGAGE GROUP, INC., 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: **MERITAGE MORTGAGE CORPORATION**
Original Trustor: **SHAWN REED HOWE AND LYNDA C. HOWE**
Recorded in: **KLAMATH County, OREGON on MAY 15, 1998**
Instrument #: **58249 Book M98 Page 16667**
Date of Deed of Trust: **MAY 7, 1998**
Original Trustee: **FIRST AMERICAN TITLE INSURANCE CO.**

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, Ed Alonzo, 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 16, 1999

RESOURCE BANCSHARES MORTGAGE GROUP, INC.
BY ITS ATTORNEY-IN-FACT AND
SERVICER-IN-FACT
OCWEN FEDERAL BANK FSB

By: _____

Name: **Arthur J. Castner**
Title: **Assistant Secretary**

State of Florida, County of Palm Beach

When recorded, return to:
Ocwen Reconveyance
24011 Ventura Blvd, 2nd fl
Calabasas CA 91302
Attn: Geeta, B 8-16

**OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE**

By: _____

Name: **Ed Alonzo**
Title: **Servicing Officer**

On JULY 16, 1999, before me Arthur J. Castner, Assistant Secretary of Ocwen Federal Bank FSB ATTORNEY-IN-FACT AND SERVICER-IN-FACT FOR RESOURCE BANCSHARES MORTGAGE GROUP, INC., and Ed Alonzo, 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 Assistant Secretary 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



Frederick G London
My Commission CC722501
Expires March 8, 2002

Louise C. Catala

PREPARED BY: **LOUISE C. CATALA**
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 8618167

FOR RECORDER'S USE ONLY

State of Oregon, County of Klamath
Recorded 9/07/99, at 2:18 p.m.
In Vol. M99 Page 35772
Linda Smith,
County Clerk Fee \$ 15.00