

**OREGON
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

IMC MORTGAGE COMPANY, 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: **AMERICAN FIRST FUNDING, INC.**
Original Trustor: **RICHARD T. BAIR AND MILILANI BAIR**
Recorded in: **KLAMATH County, OREGON on JULY 29, 1998**
Instrument #: **63581 Book M98 Page 27764**
Date of Deed of Trust: **JULY 23, 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, 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: OCTOBER 20, 1999.

IMC MORTGAGE COMPANY
By its Attorney-in-Fact
OCWEN FEDERAL BANK FSB

By: [Signature]
Name: **Arthur J. Castner**
Title: **Assistant Secretary**

**OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE**

By: [Signature]
Name: **Ed Alonzo**
Title: **Servicing Officer**

State of Florida, County of Palm Beach

On October 20, 1999, before me Arthur J. Castner, Assistant Secretary of Ocwen Federal Bank FSB by its Attorney-in-Fact IMC Mortgage Company, 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.

[Signature]
Notary

Joann Stafford
My Commission CC655503
Expires June 15, 2001

[Signature]
PREPARED BY: **LOUISE C. CATALA**
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 3684719

When recorded, return to:
Ocwen Reconveyance
24011 Ventura Blvd, 2nd fl
Calabasas CA 91302
Attn: Geeta, B 12-6

ON # 1400015

FOR RECORDER'S USE ONLY

State of Oregon, County of Klamath
Recorded 1/5/00, at 11:02 a.m.
In Vol. M00 Page 388
Linda Smith,
County Clerk Fee \$ 15.00

Let: