

**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: **KIMBERLY A. LUTZ**  
Recorded in: **KLAMATH County, OREGON on OCTOBER 24, 1997**  
Instrument #: **47568 Book M97 Page 35172**  
Date of Deed of Trust: **OCTOBER 17, 1997**  
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, Robert Smith, 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: January 12, 2000.

**RESOURCE BANCSHARES MORTGAGE GROUP, INC.**

By its Attorney-in-Fact  
Ocwen Federal Bank FSB

**OCWEN FEDERAL BANK FSB  
SUBSTITUTE TRUSTEE**

By: [Signature]  
Name: **Arthur J. Castner**  
Title: **Vice President**

By: [Signature]  
Name: **Robert Smith**  
Title: **Servicing Officer**

State of Florida, County of Palm Beach

On January 12, 2000, before me Arthur J. Castner, Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **RESOURCE BANCSHARES MORTGAGE GROUP, INC.**, and Robert Smith, 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.

[Signature]  
Notary



**JOANN STAFFORD**  
My Comm. **CC655503**  
Expires: **JUNE 15, 2001**

[Signature]  
PREPARED BY: **Richard W. Doerfer**  
**OCWEN FEDERAL BANK FSB**  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: **8647943**

When Recorded Mail to:  
Optima is.com  
1920 Main St #450  
Irvine, CA 92614  
OFB

**FOR RECORDER'S USE ONLY**

**State of Oregon, County of Klamath**  
Recorded 2/28/00, at 9:07 a.m.  
In Vol. M00 Page 5993  
**Linda Smith,**  
County Clerk Fee \$ 26<sup>00</sup>