

**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: TRACY W. HEVERN AND TRISHA G. HEVERN
Recorded in: KLAMATH County, OREGON on AUGUST 29, 1997
Book: M97 Page: 28515 ✓
Date of Deed of Trust: AUGUST 20, 1997
Original Trustee: ASPEN TITLE & ESCROW, INC.
Property Address: 1320 MORNINGSIDE LANE, KLAMATH FALLS, OREGON
TAX I.D. #: R581962

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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: AUGUST 1, 2000.

RESOURCE BANCSHARES MORTGAGE GROUP INC.
By its Attorney-in-Fact & Servicer-in-Fact
OCWEN FEDERAL BANK FSB

By: [Signature]
Name: Arthur J. Castner P.O.A. Rec: 2/28/2000
Title: Vice President Book: 00 Page: 5990

**OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE**

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

State of Florida, County of Palm Beach

On AUGUST 1, 2000, before me, the undersigned Notary Public, personally appeared Arthur J. Castner, Vice President of OCWEN FEDERAL BANK FSB, Attorney-in-Fact & Servicer-in-Fact for RESOURCE BANCSHARES MORTGAGE GROUP INC., and Robert Smith, a Servicing Officer of Ocwen Federal Bank FSB, 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

[Signature]
PREPARED BY: CARRIE RAGION
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 8645475



LINDA KASIM
My Comm. CC726251
Expires March 17, 2002

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

2x:

EXHIBIT "A"

LEGAL DESCRIPTION

Beginning at a point in the center line of Morningside Lane, a 40 foot roadway from which the Northwestern corner of the Southwest quarter of the Northwest quarter of Section 21, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, bears South 88 degrees 50 1/2' West along the center line of said Morningside Lane 955 feet and North 0 degrees 10' East along the Westerly boundary of said Section 21, 858.0 feet; running thence South 0 degrees 10' West 475.8 feet, more or less, to a point in the Northerly boundary of the right of way of the United States Reclamation Service Projects No. 1-N Drain; thence North 88 degrees 48' East, along the said right of way boundary line 97 feet; thence Southeasterly along said right of way boundary line to its intersection with the South line of the SW1/4 NW1/4 of said Section 21; thence North 88 degrees 48' East along the Southerly boundary of said SW1/4 NW1/4, 368 feet; thence North 0 degrees 10' East, 505.2 feet, more or less, to a point in the said center line of Morningside Lane; thence South 88 degrees 50 1/2' West along the said center line 480 feet, more or less, to the point of beginning.

SAVING AND EXCEPTING the right of way for Morningside Lane.

State of Oregon, County of Klamath
Recorded 09/12/00, at 9:43 a.m.
In Vol. M00 Page 33246
Linda Smith,
County Clerk Fee\$ 31⁰⁰