

**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: SANDRA N. WILKS  
Recorded in: KLAMATH County, OREGON on MARCH 12, 1999  
Instrument #: 76081 Volume M99 Page 8737  
Date of Deed of Trust: MARCH 5, 1999  
Original Trustee: AMERITITLE

THE NORTHWESTERLY 120 OF LOT 17 AND THE WESTERLY 120 FEET OF THE NORTHEASTERLY 20 FEET OF LOT 18 IN BLOCK 6 OF TOWN OF DOTEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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, Teresa Bratcher, 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 2, 2000.

**RESOURCE BANCSHARES MORTGAGE GROUP, INC.**

By its Attorney-in-Fact and Servicer-in-Fact  
**OCWEN FEDERAL BANK FSB**

By: \_\_\_\_\_

Name: Arthur J. Castner

Title: Vice President

State of Florida, County of Palm Beach

**OCWEN FEDERAL BANK FSB  
SUBSTITUTE TRUSTEE**

By: \_\_\_\_\_

Name: Teresa Bratcher

Title: Assistant Secretary

On OCTOBER 2, 2000, before me, the undersigned Notary Public, personally appeared Arthur J. Castner, Vice President of OCWEN FEDERAL BANK FSB Attorney-in-Fact and Servicer-in-Fact for RESOURCE BANCSHARES MORTGAGE GROUP, INC., and Teresa Bratcher, Assistant Secretary 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 Assistant Secretary, and that by their signatures on the instrument, the entities upon behalf of which the persons acted, executed the instrument.

*Vickie Pruitt*  
\_\_\_\_\_  
Notary

*Louise C. Catala*  
\_\_\_\_\_  
PREPARED BY: LOUISE C. CATALA  
OCWEN FEDERAL BANK FSB  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 3834926

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



State of Oregon, County of Klamath  
Recorded 11/02/00, at 11:11 A m.  
In Vol. M00 Page 40021  
**Linda Smith,**  
County Clerk Fee\$ 26.00