

State of Oregon, County of Klamath
 Recorded 12/18/00, at 8:20 a. m.
 In Vol. M00 Page 45259
Linda Smith,
 County Clerk Fee \$ 26.00

**OREGON
 SUBSTITUTION OF TRUSTEE
 AND FULL RECONVEYANCE**

OCWEN FINANCIAL SERVICES, 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: BNC MORTGAGE, INC.
 Original Trustor: MARK T. ANGULO AND BECKIE L. ANGULO
 Recorded in: KLAMATH County, OREGON on JANUARY 25, 1999
 Instrument #: 73489 Book M99 Page 2558 ✓
 Date of Deed of Trust: DECEMBER 30, 1998
 Original Trustee: MARK H. PETERMAN

A portion of Lots 15 and 16 in Block 30 of FIFTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, as defined by Lot Line Adjustment 2-92, more particularly described as follows:

Beginning at the Northeast corner of said Lot 15, thence along the Easterly line of Lot 15 South 00 degrees 05' 24" West 108.00 feet; thence South 75 degrees 53' 56" West 179.48 feet to a point on the Westerly line of Lot 16; thence North 00 degrees 05' 24" East 152.14 feet to the Northwest corner of Lot 15; thence South 89 degrees 54' 36" East 174.00 feet to the point of beginning.

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: November 28, 2000

OCWEN FINANCIAL SERVICES, INC.

By: _____
 Name: Arthur J. Castner
 Title: Vice President

State of Florida, County of Palm Beach

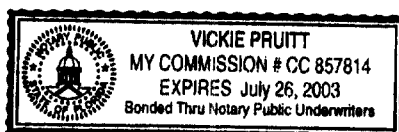
RECORD 3RD

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

By: _____
 Name: Teresa Bratcher
 Title: Assistant Secretary

On November 28, 2000, before me, the undersigned Notary Public, personally appeared Arthur J. Castner, Vice President of Ocwen Financial Services, 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



Tammy Bell
 PREPARED BY: TAMMY BELL
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 3809738

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