

**OREGON  
SUBSTITUTION OF TRUSTEE  
AND FULL RECONVEYANCE**

**EMPIRE FUNDING CORP.**, 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: WINDSOR CAPITAL MORTGAGE CORPORATION  
Original Trustor: FORREST E. HEATH AND ANITA L. HEATH  
Recorded in: KLAMATH County, OREGON on FEBRUARY 4, 1998  
Instrument #: 52615 Book M98 Page 3512  
Date of Deed of Trust: OCTOBER 24, 1997  
Original Trustee: AMERTITLE

**Lot 6, Block 4 of ORIGINAL PLAT OF KLAMATH RIVER ACRES, 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: February 21, 2001.

**EMPIRE FUNDING CORP.**  
By its Attorney-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  
P&A REC: 2/12/01  
B: M01 P: 5441

On February 21, 2001, before me, the undersigned Notary Public, personally appeared Arthur J. Castner, Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for EMPIRE FUNDING CORP., 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.

*Michelle R Oliver*  
Notary



Michelle R Oliver  
My Commission CC996104  
Expires January 23, 2005

*Amy Reed*  
PREPARED BY: AMY REED  
OCWEN FEDERAL BANK FSB  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 89128854 0307

State of Oregon, County of Klamath  
Recorded 03/13/01, at 9:30 a.m.  
In Vol. M01 Page 9990  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>

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