

'01 JUN 12 AM 9:43

**OREGON
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

THE FIRST NATIONAL BANK OF KEYSTONE, 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.

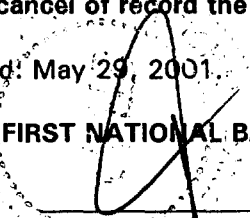
Original Beneficiary: CALIFORNIA LENDING GROUP, INC. DBA UNITED LENDING CORPORATION
Original Trustor: SCOTT D. MCKAY AND JULIE M. MCKAY
Recorded in: KLAMATH FALLS County, OREGON on JANUARY 21, 1998
Instrument #: 51969 Book M98 Page 2019
Date of Deed of Trust: DECEMBER 30, 1997
Original Trustee: FIDELITY NATIONAL TITLE INSURANCE COMPANY

LOT 5 IN SUBDIVISION HOMEDALE TRACTS 49 AND 50, 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, Vickie Pruitt 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: May 29, 2001.

THE FIRST NATIONAL BANK OF KEYSTONE

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

OCWEN FEDERAL BANK FSB

By: 
Name: Vickie Pruitt
Title: Servicing Officer

State of Florida, County of Palm Beach

On May 29, 2001, before me, the undersigned Notary, personally appeared Arthur J. Castner, Vice President of The First National Bank of Keystone, and Vickie Pruitt, 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.


Notary



Louise C Catala
My Commission CC996791
Expires January 28, 2005

When Recorded Return To:

Financial Dimensions, Inc.

41 Terence Drive
Pittsburgh, PA 15236

1182

Loan Number: 3489135 0606