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 RECORD & RETURN TO:
 COURT EXPLORERS, INC
 111 John Street, Suite 645
 New York, NY 10038

**OREGON
 SUBSTITUTION OF TRUSTEE
 AND FULL RECONVEYANCE**

SOUTHERN PACIFIC FUNDING CORPORATION, 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: SOUTHERN PACIFIC FUNDING CORPORATION
 Original Trustor: KESSIE MONTY HALL AND KIMBERLY DAWN HALL
 Recorded in: KLAMATH County, OREGON on JUNE 2, 1998
 Instrument #: 59059 Book M98 Page 18538
 Date of Deed of Trust: MAY 21, 1998
 Original Trustee: FIRST AMERICAN TITLE INS CO

**THE NORTH 95 FEET OF THE SOUTH 235 FEET OF TRACT NO.6 OF GIENGER HOME TRACTS,
 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, Arthur J. Castner, 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 14, 2001.

SOUTHERN PACIFIC FUNDING CORPORATION

By its Attorney-in-Fact
 Ocwen Federal Bank FSB

By: Vickie Pruitt
 Name: Vickie Pruitt
 Title: Servicing Officer
 Power of Attorney Recorded on: 11/2/00
 Book: 00 Page: 40022

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

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

State of Florida, County of Palm Beach

On August 14, 2001, before me, the undersigned Notary Public, personally appeared Vickie Pruitt, Servicing Officer of Ocwen Federal Bank FSB, Attorney-in-Fact for SOUTHERN PACIFIC FUNDING CORPORATION, and Arthur J. Castner, Vice President 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 Servicing Officer and Vice President, 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

Enia Douglas
 PREPARED BY: ENIA DOUGLAS
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 30037220 0815

State of Oregon, County of Klamath
 Recorded 09/27/01 at 1:26 p m.
 In Vol. M01 Page 49243
 Linda Smith,
 County Clerk Fee \$ 26.00