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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**

**METROPOLITAN MORTGAGE AND SECURITIES CO., 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.

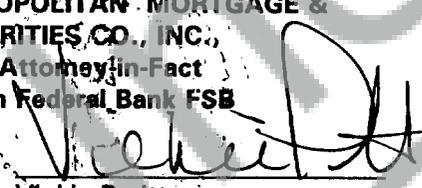
Original Beneficiary: **METWEST MORTGAGE SERVICES, INC.**  
Original Trustor: **LEANNE GAYE HATCHER** who acquired title as **LE ANNE HATCHER**  
Recorded in **KLAMATH** County, **OREGON** on **JULY 16<sup>TH</sup> 1997**  
Book **M97** Page **22360**  
Date of Deed of Trust: **JULY 7<sup>TH</sup> 1997**  
Original Trustee: **AMERITITLE COMPANY**

**Lot 13 in Block 24 of TRACT 1113, OREGON SHORES UNIT #2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.**

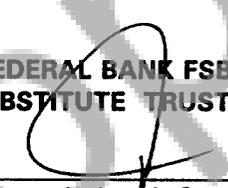
**NOW THEREFORE, OCWEN FEDERAL BANK FSB, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, acting by and through its officer, Arthur J. Castner hereby reconveys, releases, and discharges the deed of trust and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.**

Dated: September 18, 2001.

**METROPOLITAN MORTGAGE &  
SECURITIES CO., INC.**  
By its Attorney-in-Fact  
Ocwen Federal Bank FSB

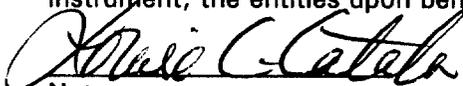
By:   
Name: **Vickie Pruitt**  
Title: **Servicing Officer**

**OCWEN FEDERAL BANK FSB  
SUBSTITUTE TRUSTEE**

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

State of Florida, County of Palm Beach

On September 18, 2001, before me, the undersigned Notary Public, personally appeared Vickie Pruitt, Servicing Officer of Ocwen Federal Bank FSB, Attorney-in-Fact for METROPOLITAN MORTGAGE AND SECURITIES CO., INC., 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.

  
Notary

 Louise C. Catala  
My Commission CC996791  
Expires January 28, 2005

  
PREPARED BY: **KOKILA GAJENDRA**  
**OCWEN FEDERAL BANK FSB**  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 99182347 0729

State of Oregon, County of Klamath  
Recorded 10/26/01 at 8:55a. m.  
In Vol. M01 Page 54503  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>