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State of Oregon, County of Klamath  
Recorded 12/18/01 8:11 a m.  
Vol M01, Pg 64487  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

**OREGON  
SUBSTITUTION OF TRUSTEE  
AND FULL RECONVEYANCE**

**WESTERN UNITED LIFE ASSURANCE COMPANY**, 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: **TINA MARIE HENDERSON**  
Recorded in **KLAMATH County, OREGON on AUGUST 21, 1998**  
Instrument #: **64900 Book M98 Page 30755 /**  
Date of Deed of Trust: **AUGUST 11, 1998**  
Original Trustee: **AMERITITLE**

**LEGAL DESCRIPTION: LOT 11 IN BLOCK 6 OF TRACT 1299- SECOND ADDITION TO FERNDALE, 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, Brian Vanscoy, 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 30, 2001.

**WESTERN UNITED LIFE ASSURANCE COMPANY**

By its Attorney-in-Fact  
Ocwen Federal Bank FSB

By: [Signature]  
Name: Vickie Pruitt  
Title: Servicing Officer  
Power of Attorney Recorded on: **OCTOBER 26, 2001**  
Book: **M-01** Page: **54500**

**OCWEN FEDERAL BANK FSB  
SUBSTITUTE TRUSTEE**

By: [Signature]  
Name: Brian Vanscoy  
Title: Assistant Secretary

State of Florida, County of Palm Beach

On November 30, 2001, before me, the undersigned Notary Public, personally appeared Vickie Pruitt, Servicing Officer of Ocwen Federal Bank FSB, Attorney-in-Fact for WESTERN UNITED LIFE ASSURANCE COMPANY., and Brian Vanscoy, 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 Servicing Officer and Assistant Secretary, and that by their signatures on the instrument, the entities upon behalf of which the persons acted, executed the instrument.

[Signature]  
Notary



Tammy M Bell  
My Commission DD057126  
Expires September 16 2005

[Signature]  
PREPARED BY: RESHMA KAMATH  
OCWEN FEDERAL BANK FSB  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 99212946 1218

When recorded mail to:  
Optima ls.com  
1920 Main St. Suite 450  
Irvine, CA 92614 OFBRP