

'01 DEC 26 AM 11:53

State of Oregon, County of Klamath  
 Recorded 12/26/01 11:53 A m.  
 Vol M01, Pg 65865  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

**OREGON  
 SUBSTITUTION OF TRUSTEE  
 AND FULL RECONVEYANCE**

**METROPOLITAN MORTGAGE & 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: CARLOS H. NICHOLS  
 Original Trustor: ROSELLA M. BYBEE  
 Recorded in: KLAMATH County, OREGON on JULY 26, 1996  
 Instrument #: 22084 Book M-96 Page 22609  
 Date of Deed of Trust: JULY 15, 1996  
 Original Trustee: ASPEN TITLE & ESCROW, INC.

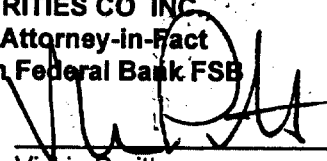
**LOT 8, BLOCK 18, FAIRVIEW ADDITION NO. 2, TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON, EXCEPT THE WESTERLY 42 FEET THEREOF.**

**: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: December 6, 2001.

**METROPOLITAN MORTGAGE &  
 SECURITIES CO INC.**

By its Attorney-in-Fact  
 Ocwen Federal Bank FSB

By:   
 Name: Vickie Pruitt  
 Title: Servicing Officer  
*Power of Attorney Recorded on October 26, 2001*  
*Book: M01 Page: 54502*

**OCWEN FEDERAL BANK FSB  
 SUBSTITUTE TRUSTEE**

By:   
 Name: Brian Vanscoy  
 Title: Assistant Secretary

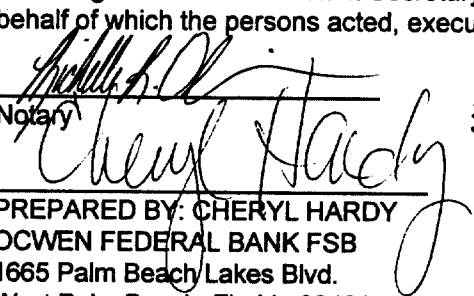
State of Florida, County of Palm Beach

On December 6, 2001, before me, the undersigned Notary Public, personally appeared Vickie Pruitt, Servicing Officer of Ocwen Federal Bank FSB, Attorney-in-Fact for **METROPOLITAN MORTGAGE & SECURITIES CO INC.**, 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.

Notary



Michelle R Oliver  
 My Commission CC996104  
 Expires January 23, 2005

  
 PREPARED BY: CHERYL HARDY  
 OCWEN FEDERAL BANK FSB  
 1665 Palm Beach Lakes Blvd.  
 West Palm Beach, Florida 33401  
 Loan Number: 99150419 1216

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

RN: