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State of Oregon, County of Klamath  
 Recorded 01/17/2002 10:26a m.  
 Vol M02, Pg 3224  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

**OREGON**  
**SUBSTITUTION OF TRUSTEE**  
**AND FULL RECONVEYANCE**

**KEYSTONE MORTGAGE CORPORATION., 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.

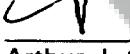
Original Beneficiary: CENTERPOINT MORTGAGE CORP.  
 Original Trustor: ROBERT CLIFFORD RUGH AND BETTY MAE RUGH  
 Recorded in KLAMATH County, OREGON on MAY 26, 1998  
 Instrument #: 58707 Book M98 Page 17478  
 Date of Deed of Trust: MAY 6, 1998  
 Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON

**LEGAL DESCRIPTION:** LOT 5, BLOCK 8, TRACT NO. 1039, YONNA WOODS UNIT NO. 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, 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: NOVEMBER 13, 2001.

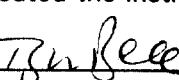
**KEYSTONE MORTGAGE CORPORATION., INC.**

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

State of Florida, County of Palm Beach

**OCWEN FEDERAL BANK FSB**  
 By:   
 Name: Vickie Pruitt  
 Title: Servicing Officer

On NOVEMBER 13, 2001, before me, the undersigned Notary, personally appeared Arthur J. Castner, Vice President of KEYSTONE MORTGAGE CORPORATION., INC., 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

Tammy M Bell  
 My Commission DD057126  
 Expires September 16 2005

  
 PREPARED BY: MARIA ANTONITE  
 OCWEN FEDERAL BANK FSB  
 1665 Palm Beach Lakes Blvd.  
 West Palm Beach, Florida 33401  
 Loan Number: 100325984 0115

**When Recorded Return to:**

Financial Dimensions, Inc.

41 Terence Drive  
 Pittsburgh, PA 15236 12133