

02 MAR 19 AM 9:03

State of Oregon, County of Klamath
 Recorded 03/19/2002 9:03 a m.
 Vol M02, Pg 15913
 Linda Smith, County Clerk
 Fee \$ 21.00 # 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: **RANDY R. SCOTT & SUSAN J. SCOTT**
 Original Trustor: **ARTHUR E. WHELCHER AND KATHERINE L. WHELCHER**
 Recorded in: **KLAMATH County, OREGON on AUGUST 12, 1986**
 Instrument #: **64689 Book M-86 Page 14198**
 Date of Deed of Trust: **AUGUST 12, 1986**
 Original Trustee: **ASPEN TITLE AND ESCROW, INC.**

LEGAL DESCRIPTION:

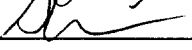
LOTS 7, 8, 9, AND 10, BLOCK 24, SECOND ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

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.

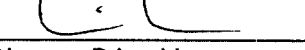
Dated: March 8, 2002

**METROPOLITAN MORTGAGE &
 SECURITIES CO., INC.,**

By its Attorney-in-Fact
Ocwen Federal Bank FSB

By: 
 Name: **Scott W. Anderson**
 Title: **Senior Vice President**
P.O.A. Recorded on: OCTOBER 26, 2001
Book: M01 Page: 54502
 State of Florida, County of Palm Beach

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

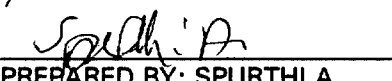
By: 
 Name: **Brian Vanscoy**
 Title: **Servicing Officer**

On March 8, 2002, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **METROPOLITAN MORTGAGE & SECURITIES CO., INC.**, and Brian Vanscoy, 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 Senior 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



Michelle R Oliver
 My Commission CC996104
 Expires January 23, 2005


 PREPARED BY: **SPURTHI A**
OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 99125908 0327

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