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State of Oregon, County of Klamath  
 Recorded 07/29/2002 9:04 a.m.  
 Vol M02, Pg 42314  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

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

**FDIC AS RECEIVER FOR THE FIRST NATIONAL BANK OF KEYSTONE** 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: MORTGAGE LENDERS ACCEPTANCE CORPORATION DBA WESTERN CAPITAL FUNDING

Original Trustor: STEPHEN A. LANE SR AND GLENDA G. LANE

Recorded in KLAMATH County, OREGON on JULY 8<sup>TH</sup>, 1997

Instrument #: 40594 Book M97 Page 21069 ✓

Date of Deed of Trust: JUNE 27<sup>TH</sup>, 1997

Original Trustee: WESTERN CAPITAL FUNDING

**LEGAL DESCRIPTION:**

The East 100 feet of Lot 7, Block 113, BUENA VISTA ADDITION to the City of Klamath Falls, 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: JULY 8<sup>TH</sup>, 2002

**FDIC AS RECEIVER FOR THE FIRST NATIONAL  
 BANK OF KEYSTONE**

By its Attorney-in-Fact  
 Ocwen Federal Bank FSB

By: [Signature]  
 Name: Scott W. Anderson  
 Title: Senior Vice President

**OCWEN FEDERAL BANK FSB  
 SUBSTITUTE TRUSTEE**

By: [Signature]  
 Name: Brian Vanscoy  
 Title: Servicing Officer

State of Florida, County of Palm Beach

On JULY 8<sup>TH</sup>, 2002, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **FDIC AS RECEIVER FOR THE FIRST NATIONAL**

**BANK OF KEYSTONE** 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.

[Signature]  
 Notary



Michelle R Oliver  
 My Commission CC996104  
 Expires January 23, 2005

PREPARED BY: EMMANUEL ROBERT  
 OCWEN FEDERAL BANK FSB  
 1665 Palm Beach Lakes Blvd.  
 West Palm Beach, Florida 33401  
 Loan Number: 88430525 0725

0002 295  
 RECORD & RETURN TO:  
 COURT EXPLORERS, INC  
 111 John Street, Suite 645  
 New York, NY 10038