

'02 AUG 20 AM 11:47

Vol M02 Page 46932

State of Oregon, County of Klamath
Recorded 08/20/2002 11:47 a. m.
Vol M02, Pg 46932
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

When Recorded Return to:

R Financial Dimensions, INC.
41 Terence Drive *32260*
Pittsburgh, PA 15236

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: ARTHUR ROBERT BELSKY
Recorded in: KLAMATH County, OREGON on FEBRUARY 25, 1999
Instrument #: 75168 Book M99 Page 6538 ✓
Date of Deed of Trust: FEBRUARY 18, 1999
Original Trustee: AMERITITLE

LEGAL DESCRIPTION:

THE SOUTHERLY 50 FEET OF TRACT 4, BAILEY TRACTS, 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: AUGUST 13, 2002

WESTERN UNITED LIFE ASSURANCE COMPANY

By its Attorney-in-Fact
Ocwen Federal Bank FSB

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

Power of Attorney Recorded on: OCTOBER 26, 2001
Book: M-01 Page: 54500

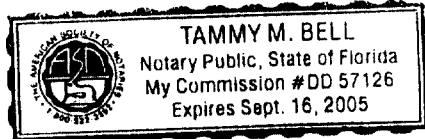
**OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE**

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

State of Florida, County of Palm Beach

On AUGUST 13, 2002, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **WESTERN UNITED LIFE ASSURANCE COMPANY** 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 *[Signature]*



PREPARED BY: ARUN KUMAR.N
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 99229213 0829