

'02 SEP 10 AM 10:22

State of Oregon, County of Klamath
 Recorded 09/10/2002 10:22 a m.
 Vol M02, Pg 51205
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

METROPOLITAN MORTGAGE & SECURITIES COMPANY, INC D/B/A METROPLOITAN FINANCIAL SERVICES, 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: CONRAD F. RAUM A-D MARCIA L. RAUM
 Original Trustor: FRANCISCO PENA AND LUZ PENA
 Recorded in: KLAMATH County, OREGON on JANUARY 24, 1991
 Book: M91 Page 1503
 Date of Deed of Trust: JANUARY 21, 1991
 Original Trustee: ASPEN TITLE & ESCROW, INC.,

LEGAL DESCRIPTION :

LOT 16, BLOCK 210, MILLS SECOND 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: SEPTEMBER 2, 2002

METROPOLITAN MORTGAGE & SECURITIES COMPANY, INC D/B/A METROPLOITAN FINANCIAL SERVICES, INC

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: M01 Page: 54502

OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

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

State of Florida, County of Palm Beach

On SEPTEMBER 2, 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 COMPANY, INC D/B/A METROPLOITAN FINANCIAL SERVICES, 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.

[Signature]
 Notary [Signature]

PREPARED BY: JYER SUGANDHAM
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 99465296 0918



Carrie A Lane
 My Commission DD058786
 Expires September 19, 2005

When Recorded Return to:

Financial Dimensions, INC.

41 Terence Drive

Pittsburgh, PA 15236

34029