

State of Oregon, County of Klamath  
Recorded 01/23/2003 10:34 a m.  
Vol M03 Pg 04242  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

**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: TRUSTEES OF THE CASCADE TRUST  
Original Trustor: RYAN C. DUBOIS  
Recorded in: KLAMATH, County, OREGON on SEPTEMBER 16, 1997  
Instrument #: 45312 Book M 97 Page 30332 ✓  
Date of Deed of Trust: SEPTEMBER 9, 1997  
Original Trustee: AMERITITLE

The West half of Lot 11 and that portion of Lot 12 described as follows:

Beginning at the Southwest corner of Lot 12; thence North 06 degrees 45' West 80 feet to the Northwest corner of Lot 12; thence North 83 degrees 15' East 200 feet to the Northeast corner of Lot 12; thence South 06 degrees 45' East 8.00 feet; thence South 83 degrees 15' West 78 feet; thence South 06 degrees 45' East 7.00 feet; thence South 83 degrees 15' West 38.00 feet; thence South 06 degrees 45' East 65.00 feet; thence south 83 degrees 15' West 84.00 feet to the point of beginning. All being situated in Lots 11 and 12, Block 4 of WEST KLAMATH FALLS according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

**LEGAL DESCRIPTION:**

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: January 7, 2003

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

By its Attorney-in-Fact  
Ocwen Federal Bank FSB

By: [Signature]

Name: Scott W. Anderson  
Title: Senior Vice President

P.O.A Recorded on OCTOBER 26, 2001  
Book: M 01 Page: 54502

**OCWEN FEDERAL BANK FSB**  
**SUBSTITUTE TRUSTEE**

By: [Signature]

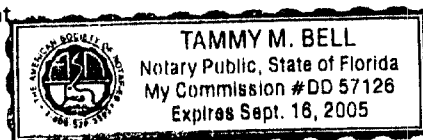
Name: Brian Vanscoy  
Title: Servicing Officer

State of Florida, County of Palm Beach

On January 7, 2003, 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.

[Signature]  
Notary  
[Signature]

PREPARED BY: DIVYA RAO  
OCWEN FEDERAL BANK FSB  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 99293318 0122



When recorded mail to:  
Optima Information Solutions  
1700 Carnegie Avenue, Suite 200  
Santa Ana, CA 92705 OCWEN