

03 APR 23 AM 9:54

State of Oregon, County of Klamath
 Recorded 04/23/2003 9:54 a m.
 Vol M03 Pg 25947-48
 Linda Smith, County Clerk
 Fee \$ 3100 # of Pgs 2

When Recorded Return to:

Financial Dimensions, Inc.
 41 Terence Drive
 Pittsburgh, PA 15236

44459

OREGON**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

KEYSTONE MORTGAGE CORP., 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: CENTERPOINT MORTGAGE CORP.
 Original Trustor: MICHAEL D. WILLHITE AND LINDA A. WILLHITE
 Recorded in: KLAMATH County, OREGON on 4-7-1998
 Instrument #: 198-11316 Book _____
 Date of Deed of Trust: MARCH 16TH, 1998
 Original Trustee: TRANSNATION TITLE INSURANCE.CO.
 PROPERTY ADDRESS: 4769 WEYERHAEUSER ROAD, KLAMATH FALLS, OR.
 APN NO: CODE 7 MAP 3908-13AD TL 1200

LEGAL DESCRIPTION:

See Exhibit "A" attached hereto and made a part hereof

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, Ed Alonzo, 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 20, 2003

KEYSTONE MORTGAGE CORP., INC.

By: _____
 Name: Arthur J. Castner
 Title: Vice President

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

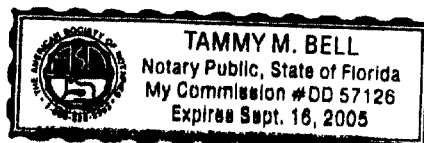
By: _____
 Name: Ed Alonzo
 Title: Substitute Trustee

State of Florida, County of Palm Beach

On March 20, 2003, before me, the undersigned Notary Public, personally appeared Arthur J. Castner, Vice President of **KEYSTONE MORTGAGE CORP., INC.**, and Ed Alonzo, Substitute Trustee 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 Vice President and Substitute Trustee and that by their signatures on the instrument, the entities upon behalf of which the persons acted, executed the instrument.

Notary

PREPARED BY: EMMANUEL ROBERT
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 100313576 0408 S



Loan Number: 100313576 0408 S

EXHIBIT-A

A parcel of land situate in the NE 1/4 of Section 13, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, and being a portion of the vacated portions of West Klamath, said portion being described as follows:

Beginning at a point in the centerline of the alley running through Block 31 of said map of West Klamath, being the intersection of the Northeasterly extension of the Northerly line of Lot 3 in said Block 31 with the centerline of said alley; thence from said point of beginning Southwesterly along said Northeasterly extension of said Northerly line to and along said Northerly line and the Southwesterly extension thereof South 73 degrees 02' West, 150.00 feet to the intersection of last mentioned line with the centerline of Second Street as shown on said map; thence along said centerline of Second Street South 16 degrees 58' East, 300.00 feet to the intersection of said centerline with the Northeasterly extension of the Southerly line of Lot 13, Block 28 of said map of West Klamath; thence Southwesterly along said Northeasterly extension to and along the Southerly line of said Lot 13 and the Southwesterly extension thereof South 73 degrees 02' West, 150.00 feet to the intersection of last mentioned line with the centerline of the alley running thru said Block 28; thence along last mentioned centerline North 16 degrees 58' West, 150.00 feet to the intersection of said centerline with the Northeasterly extension of the Northerly line of Lot 6 in said Block 28, said intersection being also the most Northerly corner of that certain parcel of land conveyed to O'Neil Moseley, et ux., by deed recorded in Volume M-74 at Page 8343, Microfilm Records of Klamath County, Oregon; thence along the Northerly line of last mentioned parcel of land South 73 degrees 02' West, 120.00 feet to the most Westerly corner of last mentioned parcel of land on the Easterly line of Third Street as shown on said map of West Klamath; thence along said Easterly line of Third Street North 16 degrees 58' West, 272.00 feet; thence leave last mentioned line and run Easterly in a straight line to the point of beginning.