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State of Oregon, County of Klamath
Recorded 04/29/2003 9:34a. m.
Vol M03 Pg 27538
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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: CHARLES E. NORTON AND MARTHA L. NORTON
Original Trustor: ROBERT J. DETWEILER AND YEVETTE DETWEILER
Recorded in: KLAMATH County, OREGON on MARCH 5TH, 1998
Instrument #: 54127 Book M-98 Page 7123
Date of Deed of Trust: MARCH 1ST, 1998
Original Trustee: ASPEN TITLE & ESCROW INC.,

LEGAL DESCRIPTION:

THE W 1/2 S 1/2 N 1/4 SW 1/4 SW 1/4 OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF 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: APRIL 14TH, 2003

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 26TH, 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 APRIL 14TH, 2003, 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]
Michelle R Oliver
My Commission CC996104
Expires January 23, 2005

PREPARED BY: FRANCIS VIJAY MOSES
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 99491839 0428

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

RV: