

When Recorded Return To:

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

51684

Vol M03 Page 39478

State of Oregon, County of Klamath
Recorded 06/10/2003 10:19a m.
Vol M03 Pg 39478
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

03 JUN 10 AM 10:19

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

U.S. BANK NATIONAL ASSOCIATION (F/K/A FIRST BANK NATIONAL ASSOCIATION), 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: EMPIRE FUNDING CORP.
Original Trustor: RICHARD G. CUNNINGHAM AND SHIRLEY M. CUNNINGHAM
Recorded in: KLAMATH County, OREGON on APRIL 9, 1997
Instrument #: 35660 Book M97 Page 10445
Date of Deed of Trust: APRIL 9, 1997
Original Trustee: KRISTA L. WHITE, ESQ. C/O BISHOP & LYNCH, P.S.

LEGAL DESCRIPTION: TRACT 148 IN PLEASANT HOME TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE RECORDS 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: MAY 8, 2003

U.S. BANK NATIONAL ASSOCIATION
(F/K/A FIRST BANK NATIONAL ASSOCIATION)
By its Attorney-in-Fact
Ocwen Federal Bank FSB

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

OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

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

State of Florida, County of Palm Beach

On MAY 8, 2003, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **U.S. BANK NATIONAL ASSOCIATION F/K/A (FIRST BANK NATIONAL ASSOCIATION)** 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



Stacy M Yates
My Commission DD201568
Expires April 09, 2007

PREPARED BY: SHARMANE ALANGADEN
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 89336580 0527