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State of Oregon, County of Klamath
Recorded 08/18/2003 10:57 a m
Vol M03 Pg 59910
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1
500 opa

pt When Recorded Mail To:
Financial Dimensions, Inc.
41 Terence Drive
Pittsburgh, PA 15236

65911

**OREGON
SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE**

CITY NATIONAL BANK OF WEST VIRGINIA., 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: **HOME Banc FUNDING, INC.**
Original Trustor: **VAUGHN HERGENRADER AND DIANA HERGENRADER**
Recorded in **KLAMATH County, OREGON** on **NOVEMBER 6, 1998**
Instrument #: **69262 Book M98 Page 40688**
Date of Deed of Trust: **OCTOBER 29, 1998**
Original Trustee: **AMERITITLE**

LEGAL DESCRIPTION: LOT 15 AND 16, -BLOCK 3, PLAT NO. 1204 LITTLE RIVER RANCH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH, 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: JULY 2, 2003 .

CITY NATIONAL BANK OF WEST VIRGINIA.

By: *[Signature]*
Name: **Scott W. Anderson**
Title: **Authorized Signor**

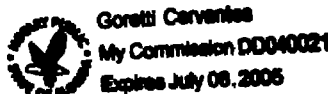
**OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE**

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

State of Florida, County of Palm Beach

On JULY 2, 2003 , before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Authorized Signor of **CITY NATIONAL BANK OF WEST VIRGINIA.,** 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 Authorized Signor 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: ALEFIYA S TARVADI
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 88513098 0721

*21
+5
864
+50P*