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

74442

Vol M03 Page 68807

State of Oregon, County of Klamath
Recorded 09/16/03 12:11 p m
Vol M03 Pg 68807
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

HOME AMERICA FINANCIAL, SERVICES 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: DIVERSIFIED MORTGAGE SERVICES
Original Trustor: DONALD F. JAMES AND LORI A. JAMES
Recorded In: KLAMATH County, OREGON on JUNE 19, 1998
Instrument #: 60351 Book M98 Page 21331 ✓
Date of Deed of Trust: MAY 30, 1998
Original Trustee: FIRST AMERICAN TITLE

LEGAL DESCRIPTION: LOT 29 IN BLOCK 21, OREGON SHORES SUBDIVISION-UNIT 2, TRACT 1113, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK 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: AUGUST 1, 2003

HOME AMERICA FINANCIAL, SERVICES INC.
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 AUGUST 1, 2003, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-In-Fact for HOME AMERICA FINANCIAL, SERVICES 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: NEETA MANCHANDA
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 30230072 0819



Carrie Region
My Commission DD222387 -
Expires June 12, 2007