

'04 APR 1 AM 9:49

State of Oregon, County of Klamath  
 Recorded 04/01/2004 9:49a m  
 Vol M04 Pg 18549  
 Linda Smith, County Clerk  
 Fee \$ 26<sup>00</sup> # of Pgs 1

WHEN RECORDED RETURN TO:  
 Financial Dimensions INC  
 41 Terence Drive  
 Pittsburgh PA 15236 109941

**OREGON**  
**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

PAN AMERICAN BANK, FSB 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: PAN AMERICAN BANK, FSB  
 Original Trustor: MARY L. HARMER  
 Recorded in: KLAMATH County, OREGON on OCTOBER 10, 1997  
 Book: M-97 Page 33577  
 Date of Deed of Trust: OCTOBER 1, 1997  
 Original Trustee: AMERITITLE

**LEGAL DESCRIPTION: LOTS 185 AND 188 OF THIRD ADDITION TO SPORTSMAN PARK, 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: NOVEMBER 11, 2003

PAN AMERICAN BANK, FSB  
 By its Attorney-in-Fact & Servicer-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 NOVEMBER 11, 2003, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact & Servicer-in-fact for PAN AMERICAN BANK, FSB 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



Tracy Ann Taylor  
 My Commission DD231273  
 Expires July 13, 2007

PREPARED BY: SANJAY BUNJABI  
 OCWEN FEDERAL BANK FSB  
 1865 Palm Beach Lakes Blvd.  
 West Palm Beach, Florida 33401  
 Loan Number: 9003195 1130