

'04 MAY 18 AM 10:54

State of Oregon, County of Klamath
 Recorded 05/18/2004 10:54 a m
 Vol M04 Pg 30892
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

When Recorded Mail To:
 Financial Dimensions, Inc.
 1400 Lebanon Church Road
 Pittsburgh, PA 15236

143553

OREGON

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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: FRONTIER INVESTMENT CO. DBA RAINLAND MORTGAGE COMPANY
 Original Trustor: RONALD D. FESCINA
 Recorded in: KLAMATH County, OREGON on SEPTEMBER 1, 2001
 Book: M01 Page 45471 ✓
 Date of Deed of Trust: AUGUST 29, 2001
 Original Trustee: AMERITITLE

LEGAL DESCRIPTION: LOT 2 OF ELM 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: MARCH 19, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

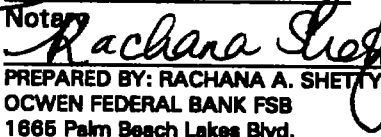
By: 
 Name: Scott W. Anderson
 Title: Vice President

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

By: 
 Name: Brian S. Vanscoy
 Title: Servicing Officer

State of Florida, County of Palm Beach

On MARCH 19, 2004, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, and Brian S. 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 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.

Notary

 PREPARED BY: RACHANA A. SHETTY
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 32808424 0925



Johnna Miller
 My Commission DD273765
 Expires December 09, 2007