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State of Oregon, County of Klamath
Recorded 06/17/2004 8:15 a.m.
Vol M04 Pg 38917
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

METROPOLITAN MORTGAGE & SECURITIES CO., 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: JAMES T. MEARS AND DARLENE C. MEARS
Original Trustor: R & M ENTERPRISES
Recorded in: KLAMATH County, OREGON on OCTOBER 15, 1992
Instrument #: 52373 Book M92 Page 24198 /
Date of Deed of Trust: OCTOBER 13, 1992
Original Trustee: ASPEN TITLE & ESCROW


LEGAL DESCRIPTION: LOT 7, 8 9 AND THE N 1/2 OF LOT 10, BLOCK 30, SECOND ADDITION TO KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF 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: APRIL 20, 2004

METROPOLITAN MORTGAGE & SECURITIES CO., INC.

By Its Attorney-in-Fact
Ocwen Federal Bank FSB

By: 
Name: Scott W. Anderson
Title: Senior Vice President
Power of Attorney Recorded on: OCTOBER 26, 2001
Book: M01 Page: 54502

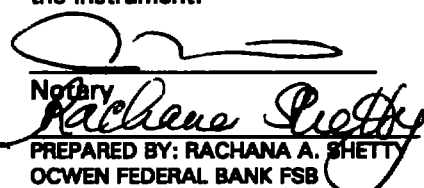
OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

By: 
Name: Brian Vanscoy
Title: Servicing Officer

State of Florida, County of Palm Beach

On APRIL 20, 2004, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **METROPOLITAN MORTGAGE & SECURITIES CO., 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.

Notary


PREPARED BY: RACHANA A. SHETTY
OCWEN FEDERAL BANK FSB
1865 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 99208039 0201



Johnna Miller
My Commission DD273765
Expires December 09 2007

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

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