'04 JUN 17 AMB: 16

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State of Oregon, County of Klamath Recorded 06/17/2004 8:16 a Vol M04 Pg 38920 Linda Smith, County Clerk Fee \$ 21,00 _ # of Pas

When Recorded Mail To: Financial Dimensions, Inc. 1400 Lebanon Church Road ittsburgh, PA 15236 144996

OREGON

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WACHOVIA BANK, N.A. F/K/A FIRST UNION NATIONAL BANK, AS TRUSTEE 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:

WMC MORTGAGE CORP.

Original Trustor:

ROBERT LEE ESTEP AND VIRGINIA P. ESTEP

Recorded in

KLAMATH County, OREGON on JANUARY 16, 1998

instrument #:

51782 Book M98 Page 1613 '

Date of Deed of Trust: Original Trustee:

DECEMBER 17, 1997 REGIONAL TRUSTEE SERVICES CORP

LEGAL DESCRIPTION: LOT 12, BLOCK 6, WOODLAND PARK, 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: MARCH 23, 2004

WACHOVIA BANK, N.A. F/K/A FIRST UNION NATIONAL BANK, AS TRUSTEE

By its Attorney-in-Fact Ocwen Federal Bank FSB

Bv: Name: Scott W. Anderson Senior Vice President Title:

P.O.A. Recorded On: JUNE 11, 2002

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State of Florida, County of Palm Beach

On MARCH 23, 2004, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for WACHOVIA BANK, N.A. F/K/A FIRST UNION NATIONAL BANK, AS TRUSTEE and Brian Vanacoy, 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. SHET **OCWEN FEDERAL BANK FSB**

1665 Palm Beach Lakes Blvd. West Palm Beach, Florida 33401 Loan Number: 32924433 1124

By:

Name:

Title:

Johnne Miller
My Commission DD273786
Expires December 09, 2007

OCWEN FEDERAL BANK FSB

Brian Vanscov

Servicing Officer

SUBSTITUTE TRUSTEE