

State of Oregon, County of Klamath
 Recorded 08/25/04 9:55a m
 Vol M04 Pg 56389.90
 Linda Smith, County Clerk
 Fee \$ 3.00 # of Pgs 2

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OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC., 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: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC.
 Original Trustor: WILLIAM R. GARRARD AND SHARON L. GARRARD
 Recorded in KLAMATH County, OREGON on 12-31-2003
 Instrument # _____ Book M03 Page 94455
 Date of Deed of Trust: DECEMBER 23, 2003
 Original Trustee: CHICAGO TITLE INSURANCE COMPANY
 APN #: TL# 10900 LOT#10 BLOCK#15
 PROPERTY ADDRESS: 906 NORTH 8TH STREET, KLAMATH FALLS, OR


LEGAL DESCRIPTION:

Lot 10, Block 15, FIRST ADDITION TO THE CITY OF KLAMATH FALLS according to the official plat thereof on file in the office of the 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, Paul Neff, 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: JULY 27, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
ACTING SOLELY AS NOMINEE FOR DECISION ONE
MORTGAGE COMPANY, LLC.

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

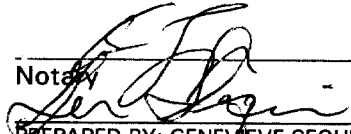
OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

By: 
 Name: Paul Neff
 Title: Servicing Officer

State of Florida, County of Palm Beach

On JULY 27, 2004, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC.**, and Paul Neff, 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: GENEVIEVE SEQUEIRA
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 33227927 0815 S



Kevin Magyar
 My Commission DD197667
 Expires March 27 2007

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

190077

56390

LEGAL DESCRIPTION

**LOT 10, BLOCK 15, FIRST ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE CLERK OF KLAMATH COUNTY, OREGON**