

State of Oregon, County of Klamath
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 Vol M05 Pg 06639-40
 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 MERITAGE MORTGAGE CORPORATION 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 MERITAGE MORTGAGE CORPORATION
 Original Trustor: TIMOTHY A. SKILLINGSTAD
 Recorded in KLAMATH County, OREGON on 1-9-2002
 Instrument # MO2-01327 Book _____ Page _____
 Date of Deed of Trust: JANUARY 2, 2002
 Original Trustee: AMERITITLE
 PROPERTY ADDRESS : 4930 WOCUS ROAD, KLAMATH FALLS, OR.
 APN # : R 431278


LEGAL DESCRIPTION : SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF


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: JANUARY 4, 2005

**MORTGAGE ELECTRONIC REGISTRATION
 SYSTEMS, INC. ACTING SOLELY AS NOMINEE
 FOR MERITAGE MORTGAGE CORPORATION**

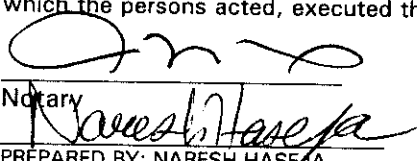
**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

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

By: 
 Name: Paul Neff
 Title: Servicing Officer

State of Florida, County of Palm Beach

On JANUARY 4, 2005, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION**, 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: NAREESH HASEJA
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 31095524 0117 S



Johnna Miller
 My Commission DD273765
 Expires December 09, 2007

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

241250

Loan Number: 31095524 0117 S

EXHIBIT " A "

A tract of land situated in the NE1/4 NW1/4 of Section 18, Township 38 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the Westerly right of way line of the Dalles-California Highway which lies North 89 degrees 42' West a distance of 770.8 feet and South 6 degrees 02' West a distance of 20.1 feet from the iron pin which marks the quarter section corner common to Section 7 and 18, Township 38 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon; and running thence; continuing South 6 degrees 02' West along the Westerly right of way of the Dalles-California Highway a distance of 161.5 feet to an iron pin; thence North 89 degrees 42' West parallel to the North line of said Section 18 a distance of 538.1 feet to an iron pin on the 40 line; thence North 2 degrees 32' East along the 40 line a distance of 160.7 feet to an iron pin which lies 20 feet South from the North section line of said Section 18; thence South 89 degrees 42' East parallel to and 20 feet Southerly from the North line of said Section 18 a distance of 547.2 feet, more or less, to the point of beginning, said tract containing 2.00 acres, more or less, in the Northeast quarter of Northwest quarter of Section 18, Township 38 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon. EXCEPTING that portion conveyed to State of Oregon, by and through its state Highway Commission, by deed recorded on page 511, of Volume 135, of Deeds.

TOGETHER WITH that portion of a vacated road as disclosed by County Commissioners Journal 20-411.