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State of Oregon, County of Klamath
 Recorded 03/09/2005 9:57 a m
 Vol M05 Pg 15557
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

OCWEN FINANCIAL SERVICES, 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: PATRICK LEAL AND JENNIFER LEAL
 Recorded in KLAMATH County, OREGON on 12-31-2003
 Instrument # MOI-76344 Book _____ Page _____
 Date of Deed of Trust: DECEMBER 18, 2002
 Original Trustee: ASPEN TITLE & ESCROW
 PROPERTY ADDRESS: 5147 GATEWOOD DRIVE., KATHMATH F, OR
 AP#: R-3909-014A01400-000

RECORD 2ND

LEGAL DESCRIPTION :

Lot 26, Block 3, Tract No. 1038, GATEWOOD, 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: FEBRUARY 04, 2005.

OCWEN FINANCIAL SERVICES, INC

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

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**

By: _____
 Name: Paul Neff
 Title: Servicing Officer

State of Florida, County of Palm Beach

On FEBRUARY 04, 2005, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of **OCWEN FINANCIAL SERVICES, INC.**, 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 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

Stephen Fernandez
 PREPARED BY: STEPHEN FERNANDES
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 32592149 0125 S



Johnna Miller
 My Commission DD273765
 Expires December 09, 2007

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

254342