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State of Oregon, County of Klamath
 Recorded 04/12/2005 8:19a m
 Vol M05 Pg 25036
 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: SIERRA PACIFIC MORTGAGE COMPANY, INC.
 Original Trustor: RICHARD J. STAUFFER AND SABRINA L. STAUFFER
 Recorded in: KLAMATH, County, OREGON, on SEPTEMBER 30, 1999
 Book: M99 Page 39067
 Date of Deed of Trust: SEPTEMBER 27, 1999
 Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

LEGAL DESCRIPTION :

LOT 54, LEWIS TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY 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: DECEMBER 29, 2004

METROPOLITAN MORTGAGE & SECURITIES CO., INC.

By its Attorney-in-Fact
 Ocwen Federal Bank FSB

By: _____
 Name: Scott W. Anderson
 Title: Senior Vice President
 P.O.A. Recorded on: OCTOBER 26, 2001
 Book: M01 Page: 54502

OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

By: _____
 Name: Paul Neff
 Title: Servicing Officer

State of Florida, County of Palm Beach

On DECEMBER 29, 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 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

Jalpa Kapadia
 PREPARED BY: JALPA KAPADIA
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 99247405 1118



Johnna Miller
 My Commission DD273785
 Expires December 09, 2007

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

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