

'05 APR 26 AM 10:10

State of Oregon, County of Klamath
 Recorded 04/26/2005 10:18 a.m.
 Vol M05 Pg 29299
 Linda Smith, County Clerk
 Fee \$ 21.00 # 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: **GREGORY C. DAVIS AND FREDDIE S. DAVIS**
 Recorded in: **KLAMATH, County, OREGON on DECEMBER 16, 2002**
 Book: **M02 Page: 73147**
 Date of Deed of Trust: **DECEMBER 09, 2002** Amount of Deed of Trust: **\$ 84,000.00**
 Original Trustee: **AMERITITLE**

LEGAL DESCRIPTION: 4881 Tony Court, Klamath Falls, Oregon **RECORD 3RD**
(NAME OF RECORDING JURISDICTION): AP # 3909-013 BB-02400-000
LOT 6 IN BLOCK 3 OF TRACT 1126, FIRST ADDITION TO FERNDALE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.
AP #: 3909-013BB-02400-000

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: MARCH 08, 2005

OCWEN FINANCIAL SERVICES, INC.

By: [Signature]
 Name: **Scott W. Anderson**
 Title: **Senior Vice President**

**OCWEN FEDERAL BANK FSB
 SUBSTITUTE TRUSTEE**


By: [Signature]
 Name: **Paul Neff**
 Title: **Servicing Officer**

State of Florida, County of Palm Beach

On MARCH 08, 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.

[Signature]
 Notary

[Signature]
PREPARED BY: JALPA KAPADIA
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 32592115 0223

 **Johnna Miller**
 My Commission **DD273765**
 Expires December 09, 2007

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

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