

State of Oregon, County of Klamath
 Recorded 06/07/05 9:54 a m
 Vol M05 Pg 42062
 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: GARY L. ROSE
 Recorded in: KLAMATH County, OREGON on AUGUST 22, 2002
 Book M02 Page 47553 ✓
 Date of Deed of Trust: AUGUST 20, 2002 Amount of Deed of Trust: \$ 107,350.00
 Original Trustee: FIRST AMERICAN TITLE INSURANCE CO.

LEGAL DESCRIPTION

RECORD 2ND

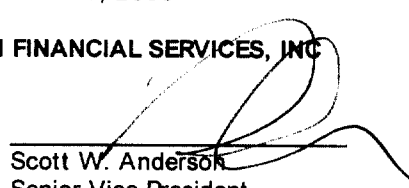
Parcel 1: Lot 9 a Resubdivision of Lots 49 and 50 of Homedale Tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Parcel 2: That portion of Lot 10 a Resubdivision of Lots 49 and 50 of Homedale Tracts, lying Westerly of a line drawn 10 feet Easterly from and parallel to the Westerly line of said lot, 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: MAY 11, 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 MAY 11, 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 

PREPARED BY: SHAM PARUI
 OCWEN FEDERAL BANK FSB
 1665 Palm Beach Lakes Blvd.
 West Palm Beach, Florida 33401
 Loan Number: 32117855 0531



Johnna Miller
 My Commission DD273765
 Expires December 09, 2007



Johnna Miller
 My Commission DD273765
 Expires December 09, 2007

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

284129