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Vol M05 Page 48606

State of Oregon, County of Klamath  
Recorded 06/28/05 10:44 a m  
Vol M05 Pg 48606  
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.

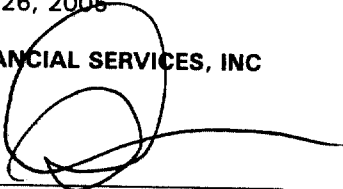
Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION  
Original Trustor: JANTZ C. KAHL AND MEGAN S. KAHL  
Recorded in: KLAMATH County, OREGON on APRIL 11, 2003  
Book: M03 Page 22947  
Date of Deed of Trust: APRIL 4, 2003 Amount of Deed of Trust: \$ 106,400.00  
Original Trustee: FIRST AMERICAN TITLE

**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: MAY 26, 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 26, 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: JIGISHA MALKAN  
OCWEN FEDERAL BANK FSB  
1665 Palm Beach Lakes Blvd.  
West Palm Beach, Florida 33401  
Loan Number: 32428062 0519



Johnna Miller  
My Commission DD273765  
Expires December 09, 2007

**RECORD** 

 When Recorded Mail To:  
Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236 **288 408**