

05 JUL 19 AM 10:44

Vol M05 Page 55348

State of Oregon, County of Klamath
Recorded 07/19/05 10:44 a m
Vol M05 Pg 55348
Linda Smith, County Clerk
Fee \$ 26.00 # 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: INDYMAC BANK F.S.B., A FEDERALLY CHARTERED SAVINGS BANK
Original Trustor: MICHAEL S. LUCE AND LARA M. LUCE
Recorded in: KLAMATH County, OREGON on JANUARY 16, 2004
Book: M04 Page: 03046
Date of Deed of Trust: JANUARY 09, 2004 Amount of Deed of Trust: \$ 151,900.00
Original Trustee: AMERITITLE

RECORD 3RD

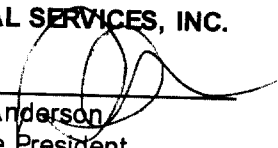
LEGAL DESCRIPTION :

THE NORTH 121 FEET OF LOTS 1 AND 2 IN BLOCK 12 OF HOT SPRINGS ADDITION TO KLAMATH FALLS, OREGON, EXCEPT THE SOUTH 36.5 FEET THEREOF, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

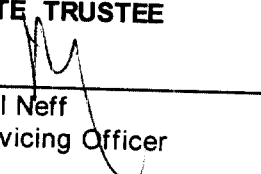
NOW THEREFORE, **OCWEN FEDERAL BANK FSB**, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, acting by and through its officer, Paul Neff, hereby reconveys, releases, and discharges the deed of trust and authorizes and **instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.**

Dated: APRIL 20, 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 APRIL 20, 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

 Johnna Miller
My Commission DD273765
Expires December 09 2007


PREPARED BY: MABEL DSOUZA
OCWEN FEDERAL BANK FSB
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401
Loan Number: 33405853 0419

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

278006

26
73