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State of Oregon, County of Klamath  
 Recorded 07/29/05 8:59 A m  
 Vol M05 Pg 58860  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

**OREGON**  
**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR EQUIFIRST CORPORATION** 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: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR EQUIFIRST CORPORATION**  
 Original Trustor: **RICHARD A. ANDERSON**  
 Recorded in **KLAMATH County, OREGON** on 3-12-03  
 Instrument # M03-14950 Book        Page         
 Date of Deed of Trust: **MARCH 11, 2003** Amount of Deed of Trust: **\$ 71,550.00**  
 Original Trustee: **AMERITITLE**  
 Property Address **635 NOSLER STREET, KLAMATH FALLS, OR**  
 AP#: **R-3809-019CA-00900-000**

**LEGAL DESCRIPTION**

**Lot 19 and the S1/2 of Lot 18, Block 19 of BUENA VISTA ADDITION to the City of Klamath Falls, 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: JUNE 20, 2005

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR EQUIFIRST CORPORATION**

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

**OCWEN FEDERAL BANK FSB  
 SUBSTITUTE TRUSTEE**  
 By: [Signature]  
 Name: **Paul Neff**  
 Title: **Servicing Officer**

State of Florida, County of Palm Beach

On JUNE 20, 2005, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR EQUIFIRST CORPORATION**, 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 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

PREPARED BY: VINOD VISHWAKARMA  
 OCWEN FEDERAL BANK FSB  
 1665 Palm Beach Lakes Blvd.  
 West Palm Beach, Florida 33401  
 Loan Number: 32642993 0707 S  
 Investor #: 2303



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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