

OREGON
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WESTERN UNITED LIFE ASSURANCE COMPANY 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: MYRTLE A. STEEN AND SHARON A. IRELAND AKA SHARON A LILYA
Original Trustor: WILLIAM LOGAN SMITH JR. AND ERMA E. SMITH
Recorded in: KLAMATH, County, OREGON on DECEMBER 17, 1981
Book: M81 Page 21575 Instrument # 7518
Date of Deed of Trust: DECEMBER 01, 1981
Original Trustee: TRANSAMERICA TITLE INSURANCE COMPANY

LEGAL DESCRIPTION:

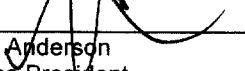
THE WESTERLY 37 ½ FEET OF LOT 19, BLOCK 29, HOTSPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEROF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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 30, 2005

WESTERN UNITED LIFE ASSURANCE COMPANY
By its Attorney-in-Fact
Ocwen Federal Bank FSB

OCWEN FEDERAL BANK FSB
SUBSTITUTE TRUSTEE

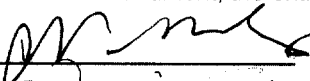

By: 
Name: Scott W. Anderson
Title: Senior Vice President

By: 
Name: Paul Neff
Title: Servicing Officer

P.O.A. Recorded on: OCTOBER 26, 2001
Book: M-01 Page: 54500

State of Florida, County of Palm Beach

On JUNE 30, 2005, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for **WESTERN UNITED LIFE ASSURANCE COMPANY** 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: SC WRIGHT
OCWEN FEDERAL BANK FSB
1661 Worthington Road,
Suite 100,
West Palm Beach, Florida, 33409
Loan Number: 99104622 1115 S

Noemi Morales
My Commission DD046864
Expires August 01, 2005

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

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