

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

381506

OREGON

**SUBSTITUTION OF TRUSTEE  
AND FULL RECONVEYANCE**

**OCWEN FINANCIAL SERVICES, INC.**, the undersigned beneficiary, under the Deed of Trust described below, hereby appoints OCWEN LOAN SERVICING, LLC, whose address is 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409, as successor Trustee under that certain Deed of Trust.

Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION  
Original Trustor: TONJA BAILEY  
Recorded in: KLAMATH, County, OREGON on 4-30-03  
Book: M03 Page: 28420  
Date of Deed of Trust: APRIL 25, 2003 Amount of Deed of Trust: \$ 102,400.00  
Original Trustee: FIRST AMERICAN TITLE  
PROPERTY ADDRESS: 2003 CARLSON DRIVE, KLAMATH FALLS, OR  
AP # TL#7400/R504476

**LEGAL DESCRIPTION:**

→ **SEE ATTACHED EXHIBIT "A"**

*REFERENCE AFFIDAVIT OF LOST ASSIGNMENT IS EXHIBIT "B"*

**NOW THEREFORE, OCWEN LOAN SERVICING, LLC**, 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: MARCH 14, 2006

**OCWEN FINANCIAL SERVICES, INC.**

**OCWEN LOAN SERVICING, LLC  
SUBSTITUTE TRUSTEE**

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

By: \_\_\_\_\_  
Name: Paul Neff  
Title: Servicing Officer

State of Florida, County of Palm Beach

On MARCH 14, 2006, 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 LOAN SERVICING, LLC, 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

NOTARY PUBLIC-STATE OF FLORIDA  
Christina Castro  
Commission # DD518202  
Expires: FEB. 14, 2010  
Bonded Thru Atlantic Bonding Co., Inc.

PREPARED BY: MUTHU KUMAR  
OCWEN LOAN SERVICING, LLC  
1661 Worthington Road Suite 100  
West Palm Beach, Florida 33409  
Loan Number: 32428013 0626 S  
Investor # 2281



**EXHIBIT 'A'**

LOT 1, BLOCK 4, MOYINIA MANOR, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON.

EXHIBIT "B"

**NOTE: PLEASE CROSS REFERENCE WITH THAT CERTAIN MORTGAGE/DEED OF RECORDED ON 4-30-03, IN BOOK MD3, PAGE 28420 AS INSTRUMENT \_\_\_\_\_, KLAMATH COUNTY, OREGON RECORDS.**

**AFFIDAVIT OF LOST ASSIGNMENT**

Personally appeared before the undersigned officer authorized by law to administer oaths in said State and County, comes the undersigned, who states on oath as follows:

1. That I am over 21 years of age, and competent to give this affidavit.
2. That I currently serve as an officer of **OCWEN FINANCIAL SERVICES, INC.** and am personally familiar with the facts set forth herein.
3. That on or about APRIL 25, 2003, TONJA BAILEY executed a Note and a Mortgage/Deed of Trust in favor of FIRST FRANKLIN FINANCIAL CORPORATION which Mortgage/Deed of Trust was recorded on 4-30-03 in Book MD3, Page 28420, Instrument \_\_\_\_\_, KLAMATH County land records.

4. That FIRST FRANKLIN FINANCIAL CORPORATION subsequently transferred its interest in the above Note and Mortgage/Deed of Trust to OCWEN FINANCIAL SERVICES, INC. The original assignment was lost or misplaced before being recorded.

This affidavit may be relied on by purchasers, sellers, lenders, attorneys and title insurers.

**OCWEN FINANCIAL SERVICES, INC.**

Signed, sealed and delivered

in the presence of:

Rebecca Monzon  
Rebecca Monzon  
1661 Worthington Road, Suite 100  
West Palm Beach, Florida 33409

Kathy May  
Kathy May  
1661 Worthington Road, Suite 100  
West Palm Beach, Florida 33409

State of Florida )  
)SS.

County of Palm Beach )

On MARCH 14, 2006 subscribed and sworn before me, the undersigned, a Notary Public for said County and State, personally appeared Scott W. Anderson, of 1661 Worthington Road, Suite 100, West Palm Beach, Florida 33409, personally known to me to be the person that executed the foregoing instrument and acknowledged that he is the Vice President of OCWEN FINANCIAL SERVICES, INC. and that he did execute the foregoing instrument. He is personally known to me.

Witness my hand and official seal.

By: \_\_\_\_\_

Name: Scott W. Anderson  
Title: Vice President

\_\_\_\_\_  
Notary Public

NOTARY PUBLIC-STATE OF FLORIDA  
**Christina Castro**  
Commission # DD518202  
Expires: FEB. 14, 2010  
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