2008-005156 Klamath County, Oregon



04/08/2008 12:22:06 PM

When Recorded Mail To: Financial Dimensions, Inc. 1400 Lebanon Church Road Pittsburgh, PA 15236 586 016

OREGON SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR CHAPEL MORTGAGE CORPORATION, the undersigned beneficiary, under the Deed of Trust described below, hereby appoints, HSBC BANK USA, N.A., AS TRUSTEE whose address is 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409, as successor Trustee under that certain Deed of Trust.

Original Beneficiary:

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

Original Trustor:

THOMAS GALVIN AND DANELLE MARIE GALVIN KLAMATH County, OREGON on 02 23 06

Recorded in Book:

Page: 0.3436 MOG

Date of Deed of Trust:

FEBRUARY 16, 2006 Amount of Deed of Trust: \$ 75,500.00

Original Trustee:

AMERITITLE

PROPERTY ADDRESS: 1312 DIVISION ST, KLAMATH FALLS, OR

APN: 3809-033DC-00200-000

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HEREOT AND MADE A PART HEREOF NOW THEREFORE, HSBC BANK USA, N.A., AS TRUSTEE 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, Denise A. Marvel, 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 12, 2008

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR CHAPEL MORTGAGE

CORPORATION

Name: Scott W. Anderson

Title: Vice President HSBC BANK USA, N.A., AS TRUSTEE

SUBSTITUTE TRUSTEE by it's attorney-in-fact Ocwen Loan Servicing, LLC

Bv:

Denise A. Marvel Name: Title: Servicing Officer

P.O.A. Recorded on: JUNE 25, 2007 Instrument number: 2007-011323

State of Florida, County of Palm Beach

On MARCH 12, 2008, before me, the undersigned Notary Public, personally appeared Scott W. Anderson, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR CHAPEL MORTGAGE CORPORATION, and Denise A. Marvel, Servicing Officer of Ocwen Loan Servicing, LLC attorney in fact for , HSBC BANK USA, N.A., AS TRUSTEE 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.

PREPARED BY: VARSHA THAKKAR OCWEN LOAN SERVICING, LLC 1661 Worthington Road Suite 100 West Palm Beach, Florida 33409 Loan Number: 80089485 Investor # 2551

DORIS CHAPINAN Notary Public, State of Fiorida Commission # 00 5:8294 Expires: Feb. 14, 2010 Bonded Thru Atlantic Bonding Co., Inc.

Loan Number: 80089485

EXHIBIT "A"

All of the South 1/2 of Lots 1 and 2, Block 215, MILLS SECOND 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.