NEVADA SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

EMPIRE FUNDING CORP., AN OKLAHOMA CORPORATION DOING BUSINESS IN CALIFORNIA AS OKLAHOMA EMPIRE FUNDING CORP., the undersigned beneficiary, under the Deed of Trust described below, hereby appoints Brian Vanscoy, 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:

METROPOLITAN FINANCIAL, INC.

Original Trustor:

MARCARIO PADILLA AND ESPERANZA D. PADILLA

Recorded in

DOUGLAS County, NEVADA on MAY 6TH, 1998

Instrument #

0439004 Book: 0598 Page: 0934

Date of Deed of Trust MARCH 31ST, 1998 Loan Amount: 20,000.00

WESTERN TITLE COMPANY, INC. Original Trustee

NOW THEREFORE, Brian Vanscoy, who is the Substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, 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 4TH, 2003.

EMPIRE FUNDING CORP., AN OKLAHOMA CORPORATION

DOING BUSINESS IN CALIFORNIA AS OKLAHOMA

EMPIRE FUNDING CORP By its Attorney-in-Fact

Ocwen Federal Bank FSB By:

Name: Scott W. Anderson Senior Vice President

Power of Attorney Recorded on: DECEMBER 27TH, 2001

Book: 1201 Page: 9151 Instrument number: 0531064 SUBSTITUTE TRUSTEE

Name: Brian Vanscoy Title: Substitute Trustee

SEAL

State of Florida, County of Palm Beach

On MARCH 4TH, 2003 before me Scott W. Anderson, Senior Vice President of Ocwen Federal Bank FSB, Attorney-in-Fact for EMPIRE FUNDING CORP., AN OKLAHOMA CORPORATION DOING BUSINESS IN CALIFORNIA AS OKLAHOMA EMPIRE FUNDING CORP., and Brian Vanscoy, the Substitute Trustee personally appeared, 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 Substitute Trustee,

and that by their signatures on the instrument, the entity p upon behalf of which the persons acted, executed the

instrument.

TAMMY M. BELL Notary Public, State of Florida

My Commission #DD 57126 Expires Sept. 16, 2005

OCWEN FEDERAL BANK FSB 1665 Palm Beach Lakes Blvd.

West Palm Beach, Florida 33401

Loan Number: 89224265 0308 When recorded mail to: Optima Information Solutions

1700 Carnegie Avenue, Suite 200 Santa Ana, CA 92705 OCWEN

FOR RECORDER'S USE ONLY

REQUESTED BY

DOUGLAS CO HE VADA

2003 MAR 13 PM 2: 51

WERNER CHRISTEN RECORDER

DEPUTY

0569874 BK 0303 PG 05584