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PHH USMC # 3983582

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STATE OF OREGON

ml 39313 - RS  
**SUBSTITUTION OF TRUSTEE**

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby appoints AMERITITLE, an Oregon Corporation, as successor trustee of said Deed of Trust and directs it to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: October 8, 1996

PHH US MORTGAGE CORPORATION, a Corporation

By: Catharine M. Salvatico  
 CATHARINE M. SALVATICO, ASST. VICE PRESIDENT

**STATE OF NEW JERSEY  
 COUNTY OF BURLINGTON**

This instrument was acknowledged before me  
 this 8 day of  
 October, 1996 by  
 CATHARINE M. SALVATICO  
 a(n) ASST. VICE PRESIDENT of  
 PHH US MORTGAGE CORPORATION  
 a(n) NEW JERSEY Corporation,  
 on behalf of said corporation.

Dana M. DiCaprio  
 Notary Public for New Jersey  
 My commission expires:

DANA M. DICAPRIO  
 NOTARY PUBLIC OF NEW JERSEY  
 MY COMMISSION EXPIRES NOV. 1, 1998

Trust Deed, including the terms and provisions thereof, given to secure an indebtedness with interest thereon and such future advances as may be provided therein;

Dated: SEPTEMBER 21, 1993

Recorded: SEPTEMBER 23, 1993

Recorder's Fee No.: 68543

Amount: 90000

Grantor: PAMELA M. PALMER / KEVIN E. PALMER

Trustee: FIRST AMERICAN TITLE INSURANCE CO.

Beneficiary: PHH US MORTGAGE CORP.

Loan No.: 3983582

m93-24560

**REQUEST FOR RECONVEYANCE**

The undersigned is the owner and holder of the Deed of Trust attached herewith and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby directs the trustee to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: OCTOBER 8, 1996

PHH US MORTGAGE CORPORATION, a Corporation

By: Catharine M. Salvatico  
 CATHARINE M. SALVATICO, ASST. VICE PRESIDENT

FOR RECONVEYANCE

