PHH USMC # 8846115 STATE OF OREGON

71290

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SUBSTITUTION OF TRUSTEE

MT45863-MS

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said , 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:November 6, 1998

PHH MORTGAGE SERVICES CORP., a Corporation KAREN ZIEGLER VICE PRESIDENT

STATE OF NEW JERSEY COUNTY OF BURLINGTON

This instrument was acknowledged before me this 6 day of November, 1998 by KAREN ZIEGLER a(n) VICE PRESIDENT of PHH MORTGAGE SERVICES CORP. a(n) NEW JERSEY Corporation, on behalf of said corporation.

Notary Public for New Jersey

My commission expires:

SANDRA L. STONE ROTARY PUBLIC OF NEW JERSEY NY COMMISSION EXPIRES MARCH 15, 2003

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:OCTOBER 18, 1996 Recorded:OCTOBER 21, 1996 Recorder's Fee No.: M96P33311 Amount: 189300

Grantor: JOHN S MORAWIEC / KATHY L. MORAWIEC Trustee: FIRST AMERICAN TITLE INSURANCE CO. Beneficiary: PHH MORTGAGE SERVICES CORP. Loan No.:8846115

KLAMATH COUNTY

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

Dated: 11-6-98

After recording return to: John S. & Kathy L. Morawiec 4314 La Habra Way Klamath Falls, OR 97603

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PHH MORTGAGE SERVICES CORP., a Corporation

KAREN ZIEGLER VICE PRESIDENT

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_ day

STATE OF OREGON: COUNTY OF KLAMATH : ss. of ______ Amerititle ______ the _____ the ______ the ______ 11th ______ A.D., 19 98 at ______ o'clock ______ A. M., and duly recorded in Vol. M98 _______ Filed for record at request of ________ of _________A FEE \$15.00

By Kettiun Reza

____ on Page _____ 45301____

Andrew Martinski, Standard Martin