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PHH USMC # 8848962

STATE OF OREGON

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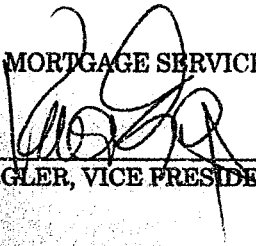
SUBSTITUTION OF TRUSTEE

MT 47015-LW

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.

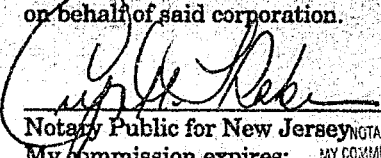
Dated: February 11, 1999

PHH MORTGAGE SERVICES CORP., a Corporation

By: 
KAREN ZIEGLER, VICE PRESIDENT

**STATE OF NEW JERSEY
COUNTY OF BURLINGTON**

This instrument was acknowledged before me
this 11 day of
February, 1999 by
KAREN ZIEGLER
a(n) VICE PRESIDENT of
PHH MORTGAGE SERVICES CORP.
a(n) NEW JERSEY Corporation,
on behalf of said corporation.


CYNTHIA L. RAGER
Notary Public for New Jersey
My commission expires: MY COMMISSION EXPIRES MARCH 16, 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: SEPTEMBER 20, 1996

Recorded: SEPTEMBER 25, 1996

Recorder's Fee No.: 25642 VM96 P30319

Amount: 55000

Grantor: DONALD D* BONER /

Trustee: FIRST AMERICAN TITLE INSURANCE CO.

Beneficiary: PHH MORTGAGE SERVICES CORP.

Loan No.: 8848962

KLAMATH COUNTY

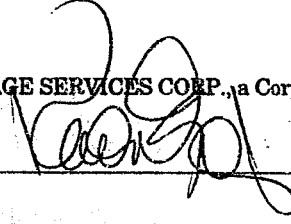
REQUEST FOR RECONVEYANCE

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 that purpose.

Dated: 2-11-99

PHH MORTGAGE SERVICES CORP., a Corporation

AFTER RECORDING RETURN TO:
Donald D. Boner
5627 Leland Dr.
Klamath Falls, OR 97603

by: 
KAREN ZIEGLER, VICE PRESIDENT

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