

RECORD AND RETURN TO:
 CENDANT MORTGAGE CORPORATION
 6000 ATRIUM WAY, PO BOX 5449
 MT LAUREL, NJ 08054
 AGENCY POOL#: C24956
 ID: 800110094

ASSIGNMENT OF DEED
 OF TRUST OR MORTGAGE

LOAN #: 2423978
 NAME : ZINK
 STATE OF : OR
 COUNTY OF: KLAMATH
 HOMESIDE #: 194012548
 MIN #: 100020000024239786

KNOW ALL MEN BY THESE PRESENTS, THAT * CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, MT LAUREL, NJ 08054 A NEW JERSEY, CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMESIDE LENDING INC., ITS SUCCESSORS AND ASSIGNS P.O. BOX 2062 FLINT, MICHIGAN 48501-2062 MERS PHONE: 1-888-679-6377

THAT DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

DEED OF TRUST OR MORTGAGE DATED: 99/03/24

AMOUNT: \$31,200.00 EXECUTED BY: ELIZABETH G. ZINK

CLERKS FILE OR INSTRUMENT NO: 76857

RECORDED DATE: 990324

BOOK: VOLUME: M99

PAGE: 10397

ADDRESS: 623 PRESCOTT STREET KLAMATH FALLS KLAMATH OR 97601

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE

- * FORMERLY DOING BUSINESS AS US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH MORTGAGE SERVICES CORPORATION

DATED: 09/14/99

WITNESSED BY:

DORA KOIN

PREPARED BY:

MANDI BOLTON
 6000 ATRIUM WAY
 MT LAUREL, NJ 08054

*CENDANT MORTGAGE CORPORATION
 6000 ATRIUM WAY
 MT LAUREL, NJ 08054

BY:

JEN GRIGGS
 ASSISTANT VICE-PRESIDENT

BARBARA HALIN
 ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON 09/14/99, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED JEN GRIGGS AND BARBARA HALIN PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE ASST VICE PRES AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

NOTARY PUBLIC

LAURIE MUTH
 NOTARY PUBLIC OF NEW JERSEY
 MY COMMISSION EXPIRES 7/15/2004

41671

(Space Above This Line For Recording Data)

LOAN NUMBER: 2423978
100
800110094

ORIGINAL

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on MARCH 17TH, 1999. The grantor is ELIZABETH G. ZINK ("Borrower"). The Trustee is FIRST AMERICAN TITLE INSURANCE CO. ("Trustee"). The Beneficiary is CENDANT MORTGAGE CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY, MT. LAUREL, NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of THIRTY ONE THOUSAND TWO HUNDRED AND 00/100 Dollars (U.S. \$ 31,200.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 01ST 2029. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH County, Oregon:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS 623 PRESCOTT STREET, KLAMATH FALLS

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HERewith; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY: Dennies Sealey Johnson
DENNIES SEALEY JOHNSON.

EXHIBIT "A"

Lot 3, Block 65, LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

CODE IMAF 3809-29BA TL 7200

which has the address of 623 PRESCOTT STREET KLAMATH FALLS Oregon 97601 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

OREGON - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
3061 Rev. 4/93 (DORO)

State of Oregon, County of Klamath
Recorded 10/20/99, at 9:35 a.m.
In Vol. M99 Page 41670
Linda Smith,
County Clerk Fee \$15⁰⁰