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RECORD AND RETURN TO: CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, PO BOX 5449 MT LAUREL, NJ 08054 AGENCY POOL#: 422146 ID: 570110000

LOAN #: 7194608 NAME: GUNDERSEN STATE OF: OR COUNTY OF: KLAMATH HOMESIDE #: 199123415 MIN #: 100020000071946085

KNOW ALL MEN BY THESE PRESENTS, THAT WELLS RESOURCE / PHH REAL ESTATE SERVICES, L.L.C. 6000 ATRIUM WAY, MT. LAUREL, NEW JERSEY, A LIMITED COMPANY EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH 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 FLINT, MICHIGAN 48501-2026 MERS PHONE: 1-888-679-6377

THAT DEED OF TRUST DESCRIBED AS FOLLOWS: DEED OF TRUST DATED: 98/03/10

AMOUNT: \$96,000.00 **EXECUTED BY: SCOTT** AMY K

GUNDERSEN

GUNDERSEN CLERKS FILE OR INSTRUMENT NO: 54924

RECORDED DATE: 980320 PAGE: 8859

VOLUME: M98 ADDRESS: 5314 MASON LANE

KLAMATH FALLS KLAMATH OR 97601

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

DATED: 4/1/99 Morlama Luadolus MERLENE GUADALUPE

WELLS RESOURCE / PHH REAL ESTATE SERVICES, L.L.C. 6000 ATRIUM WAY

MT. LAUREL, NJ 08054

Darbara PREPARED BY:

BARBARA LEE

6000 ATRIUM WAY MT. LAUREL, NJ 08054 BY: M MELISSA SIEGEL

AUTHORIZED SIGNER

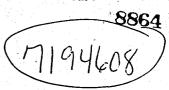
KARKY BRYDGES AUTHORIZED SIGNER

STATE OF NEW JERSEY, COUNTY OF BURLINGTON ON 4/1/99, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED MELISSA SIEGEL AND KAREY BRYDGES PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE AUTHORIZED SIGNERS OF THE LIMITED LIABILITY COMPANY THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE COMPANY 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 OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

NOTARY PUBLIC

LAURIE MUTH

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



LEGAL DESCRIPTION

Lot 5, Block 4, Green Acres - Tract 1016, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

uest of		can Title
of	., 19 38 at 9:28 Mortgages	o'clock A.M., and diversor de M98 on Page A440
	INDEXED	By Rendering County Clerk
		Manual International Control of the
		State of Oregon, County of Klamath Recorded 11/16/99, at <u>9:45 ん.</u> m. In Vol. M99 Page リ <u>タリ39</u> Linda Smith,
	A.D	A.D., 19 98 at 9:28 of Mortgages