Vol M99 Page 45441

Rej

RECORD AND RETURN TO: CENDANT MORTGAGE CORPORATION 6000 A'TRIUM WAY, PO BOX 5449 MT LAUREL, NJ 08054 AGENCY POOL#: 452344 ID: 570120094

LOAN #: 0251306 NAME : GARICH STATE OF: OR COUNTY OF: KLAMATH HOMESIDE #: 112311287 MIN#: 100020000002513061

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

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: 98/11/13

AMOUNT: \$75,870.00 EXECUTED BY: HOMER L. PAMELA K. GARICH

GARICH

CLERKS FILE OR INSTRUMENT NO: 70379

BOOK: VOLUME: M98

**RECORDED DATE: 981124** PAGE: 43046

ADDRESS: 1863 LAWRENCE STREET

KLAMATH FALLS

KLAMATH 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 WITNESSED BY:

1053 damon

TOSS LAMON

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

MT. LAUREL, NJ 08054

PREPARED BY

JACQUELINE TUP 6000 ATRIUM WAY MT. LAUREL, NJ 08054

MELISSA SIEGEL AUTHORIZED SION

BY: DAWN BOLDEN

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 DAWN BOLDEN 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

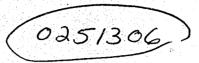
NOTARY PUBLIC

FAITH A. EVANS

NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES 4/21/2003

Lots 23 and 24 in Block 9 of HILLSIDE ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

45442



| STATE OF OREGON: COUNTY OF KLAMATH: ss.   |  |
|---|--|
| Filed for record at request of Amerititle | REMINIMENT TO SERVICE STATE OF THE PROPERTY OF |
| O' November A.D., 19 98 at 11:37 o'clock  | the 24th day recorded in Vol. M98  |
| Hollgages                                 | — @ g g g g g g g g g g g g g g g g g g  |
| \$35.00 INDEXED By                        | Bernetha G. Letsch, County Clerk   |
|   | A TO TO THE  |

State of Oregon, County of Klamath Recorded 11/16/99, at 9:45 a.m. In Vol. M99 Page 4544/ Linda Smith, County Clerk Fee\$ 1500