

**STATE OF OREGON****SUBSTITUTION OF TRUSTEE***K-55562*

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 First American Title Insurance Company, 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: June 10, 2000

PHH MORTGAGE SERVICES CORPORATION, a Corporation

By: *Marc J Hinkle*  
MARC J HINKLE, VICE-PRESIDENT

**STATE OF NEW JERSEY  
COUNTY OF BURLINGTON**

This instrument was acknowledged before me  
this 10 day of  
June, 2000 by  
MARC J HINKLE  
a(n) VICE-PRESIDENT of  
PHH MORTGAGE SERVICES CORPORATION  
a(n) NEW JERSEY Corporation,  
on behalf of said corporation.

*Sandra L Stone*  
SANDRA L STONE, Notary Public for New Jersey

SANDRA L. STONE  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES MARCH 16, 2003

My commission expires:

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: 07/29/1996

Recorded: 08/05/1996

Recorder's Fee No.:

Amount: 54000

Grantor: DAVID G DUFFY/BRENDA DUFFY//

Trustee: AMERITITLE

Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION

Loan No.: 0008766560

KLAMATH

LOT 51 OF FIRST ADDITION TO SUMMERS LANE HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY OREGON

THIS MORTGAGE WAS ASSIGNED TO OCUL SERVICES, INC AND RECORDED 8-5-96 IN VOL M96 PAGE 23737. THIS MORTGAGE WAS FURTHER ASSIGNED TO PHH MORTGAGE SERVICES CORP AND RECORDED 8-26-96 IN VOL M96 PAGE 23731

**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: 6/10/00

PHH MORTGAGE SERVICES CORPORATION, a Corporation

by: *Marc J Hinkle*  
MARC J HINKLE, VICE-PRESIDENT

State of Oregon, County of Klamath  
Recorded 07/05/00, at 1:16 p m.  
In Vol. M00 Page 24600  
Linda Smith,  
County Clerk Fee \$ 21 -

*Det. lot Am.**#21*