

DEED OF RECONVEYANCE

Reconveyance #: 870562 Loan #: 0008366627

Payoff Date: 10/26/00



THE UNDERSIGNED, as trustee under that certain deed of trust described below, conveying real property situated in said county and more fully described in said Deed Of Trust, having received from the beneficiary under said deed of trust a written request to reconvey, reciting that the obligation secured by said deed of trust has been fully paid and performed, hereby does grant, bargain, sell, and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said deed of trust.

Original Borrower: DANNY ARCH ROW AND SHANNON VIOLA ROW, HUSBAND AND WIFE

Original Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION

Current Beneficiary: PHH MORTGAGE SERVICES CORPORATION

Deed of Trust Dated: JANUARY 29, 1996

Recorded on: FEBRUARY 02, 1996

as Instrument No. 12886 in Book No. M96 at Page No. 3149

Property Address: 5409 BARTLETT AVE, KLAMATH FALLS, OR 97603

County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if the undersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authorized thereunto by order of its Board of Directors. Dated: NOVEMBER 16, 2000

CHRISTOPHER C. DORR, OSBA #99252

By:

Christopher C. Dorr, OSBA #99252

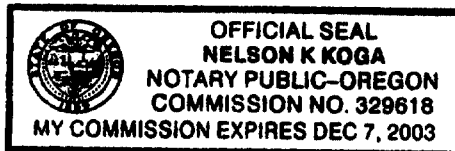
State of OREGON
County of MULTNOMAH

}
} ss.

On NOVEMBER 16, 2000, before me, Nelson K. Koga, personally appeared Christopher C. Dorr, OSBA #99252 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Nelson K. Koga
(Notary Name) Nelson K. Koga



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PREPARED BY: T.D. Service Company, 1820 East First Street, Suite 300
Santa Ana, CA 92705
ARLENE FERRAR

Recording Requested By:
T.D. Service Company

And When Recorded Mail To:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705

State of Oregon, County of Klamath
Recorded 11/27/00, at 11:20 a. m.
In Vol. M00 Page 42447
Linda Smith,
County Clerk Fee \$ 21.00