

DEED OF RECONVEYANCE

Reconveyance #: 1003812 Loan #: 0007287550
Payoff Date: 6/06/01



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: JOHN A. RUGER, ALICE FAYE RUGER
Original Beneficiary: PHH MORTGAGE SERVICES CORPORATION
Current Beneficiary: PHH MORTGAGE SERVICES CORPORATION
Deed of Trust Dated: MARCH 23, 1998. Recorded on: MARCH 31, 1998. as Instrument No. 55511 in Book No. M98 at Page No. 10237.

Property Address: 26328 FOREST PARK LN, KLAMATH FALLS, OR 97601-0000
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: AUGUST 27, 2001

CHRISTOPHER C. DORR, OSBA #99252

By: _____
Christopher C. Dorr, OSBA #99252

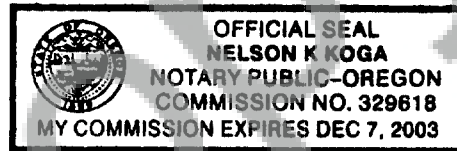
State of OREGON
County of MULTNOMAH

}
} ss.
NELSON K. KOGA

On AUGUST 27, 2001, before me, Jeremy Markiewicz, 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): Jeremy Markiewicz
NELSON K. KOGA



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

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 09/11/01 at 8:39a m.
In Vol. M01 Page 45992
Linda Smith,
County Clerk Fee \$ 21.00