1396-3390

DEED OF RECONVEYANCE

Reconveyance #: 1127759 Loan #: 0002926756

Payoff Date: 10/01/01

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: CHRISTOPHER P. VANCE AND MICHELE L. VANCE

Original Beneficiary: PHH US MORTGAGE CORPORATION

Current Beneficiary: PHH U.S. MORTGAGE CORPORATION FKA U.S. MORTGAGE

CORPORATION

Deed of Trust Dated: JANUARY 27, 1992. Recorded on: FEBRUARY 03, 1992. as Instrument No. --- in Book No. M92 at Page No. 2178.

Property Address: 6734 COTTAGE AVENUE, KLAMATH FALLS, OR 97603-0000 County of KLAMATH, State of OREGON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if theundersigned is a corporation, it has caused its corporate name to be signed hereunto by its officer duly authofized thereunto by order of its Board of Directors. Dated: NOVEMBER 14, 2001

CHRISTOPHER C. DORR, OSBA #99252

Christopher C. Dorr, OSBA #99252

State of OREGON County of MULTNOMAH

} } ss.

On NOVEMBER 14, 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.

whence (Notary Name): Jeremy Markiewicz

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

Recording Requested By: T.D. Service Company

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

State of Oregon, County of Klamath Recorded 12/03/01 //: 20 a. Vol M01, Pg 6/574 Linda Smith, County Clerk
Fee \$ 2100 # of Pgs __/

AMERITITLE ,has recorded this instrument by request as an accomodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.