

Loan #: 0011076965  
 Name: KANDRA, JR.  
 State of: OR  
 County of: KLAMATH

Agency Pool #:  
 Investor #: 46048561  
 ID #: 400188077

### Assignment of Deed of Trust

Know all men by these presence, that \*Cendant Mortgage Corporation, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, a Corporation existing under the laws of the State of New Jersey, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

MidFirst Bank  
 999 N.W. Grand Boulevard  
 Suite 100  
 Oklahoma City, OK 73118

That certain Promissory Note and Deed of Trust described as follows:

Note and Deed of Trust Dated: 01/28/2000

Amount: \$85296 Executed by: ROBERT W KANDRA, JR.

JENNIFER L KANDRA

Clerks file or instrument no:

Recorded Date: 02/02/2000

Book: M00

Volume:

Page: 3525

Address: 5241 ALVA AVE, KLAMATH FALLS, OR 97603

Together with the Note therein or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

\*Formerly Doing Business as PHH US Mortgage Corporation

\*Formerly Doing Business as PHH Mortgage Services Corporation

Dated: 10/08/2001

Witnessed by:

Ethel Livingston

\*Cendant Mortgage Corporation

3000 Leadenhall Road

Mt. Laurel, NJ 08054

By:

Jen Griggs

Assistant Vice President

Judy Gomolson

Assistant Secretary

Prepared by:

Debbie Prewitt

\*Cendant Mortgage Corporation

3000 Leadenhall Road

Mt. Laurel, NJ 08054

State of New Jersey, County of Burlington,

On 10/08/2001, before me, the undersigned, a notary public in and for said State and County, personally appeared Jen Griggs and Judy Gomolson personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President and Assistant Secretary of the corporation that executed the within instrument, on behalf of the corporation therein named, and acknowledged to me that such corporation executed the instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

Notary Public

Christina Hendron

Notary Public of New Jersey

My Commission Expires: 1/26/2006

Prepared By and When Recorded

Mail To:

Linda Petras/MidFirst Bank

2730 North Portland Avenue

Oklahoma City, OK 73107

poration

28

26

RETURN TO

NATIONAL FUNDING SERVICE, INC.  
724 SOUTH CENTRAL, SUITE 103  
MEDFORD, OREGON 97501

Vol M00 Page 3525

0011076965

Loan No. 0011076965

61775

K55048

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## DEED OF TRUST

FHA CASE NO.

431-3412188

" THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 28, 2000  
The grantor is ROBERT W. KANDRA, JR. AND JENNIFER L. KANDRA HUSBAND AND  
WIFE

The trustee is FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

("Borrower").

The beneficiary is NATIONAL FUNDING SERVICE, INC., A OREGON CORPORATION

("Trustee").

which is organized and existing under the laws of OREGON  
724 SOUTH CENTRAL, SUITE 103, MEDFORD, OREGON 97501

, and whose address is

("Lender"). Borrower owes Lender the principal sum of  
EIGHTY FIVE THOUSAND TWO HUNDRED NINETY SIX AND 00/100\*\*\*\*\*  
Dollars (U.S. \$ 85,296.00 ). This debt is evidenced by Borrower's note dated the same date as this  
Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and  
payable on FEBRUARY 1, 2030 . This Security Instrument secures to Lender:  
(a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of  
the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument  
and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the  
following described property located in KLAMATH

County, Oregon:

LOT 86 OF YALTA GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON  
FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.  
A.P.N. #: 3909-2AB-800

which has the address of 5241 ALVA AVENUE, KLAMATH FALLS  
[Street]

[City]

Oregon 97603 ("Property Address");  
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,  
appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be  
covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to  
grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower  
warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances  
of record.

OREGON-FHA DEED OF TRUST

Document Systems, Inc. (800) 649-1362

Page 1 of 6

State of Oregon, County of Klamath  
Recorded 12/04/01 8:54 a. m.  
Vol M01, Pg 61774  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

