Record and Return to: Cendant Mortgage Corporation 0) 3000 Leadenhall Road P.O. Box 5449 Mt. Laurel, NJ 08054 Loan #: 0008758161 Name: FERNLUND State of: OR County of: KLAMATH Agency Pool #:523655 ID #: 400188077 Investor #: 46212261 **Assignment of Deed of Tru** 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

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

Note and Deed of Trust Dated: 10/28/1999

Amount: \$102058

Executed by:

RANDY G FERNLUND

LORI A FERNLUND Recorded Date: 11/02/1999

Clerks file or instrument no: Book: M99

Volume: Page: 43842 /

Address: 6648AIRWAY DR, 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: 08/06/2002 Witnessed by:

Nanette Smith

*Cendant Mortga

3000 Leadenha Mt. Laurel, N

By:

Prepared by:

Toss Lamon

*Cendant Mortgage Corporation

3000 Leadenhall Road Mt. Laurel, NJ 08054

Dolores Lauria

Assistant Vice President

poration

Karey Brydges

Assistant Secretary

State of New Jersey, County of Burlington,

On 08/06/2002, before me, the undersigned, a notary public in and for said State and County, personally appeared Dolores Lauria and Karey Brydges 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

Regina Husband

Notary Public of New Jersey

My Commission Expires: 01/24/2006

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TIONAL FUNDING SERVICE, INC. 124 SOUTH CENTRAL, SUITE 103 MEDFORD, OREGON 97501

Loan No. 8758161

N TO

MTC 49390-M6 [Space Above This Line For Recording Data]

DEED OF TRUST

FHA CASE NO.

431-3391512

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 28, 1999
The grantor is RANDY G. FERNLUND AND LORI A. FERNLUND HUSBAND AND WIFE

("Borrower").

The trustee is AMERITITLE

("Trustee").

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

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

ONE HUNDRED TWO THOUSAND FIFTY EIGHT AND 00/100*********

Dollars (U.S. \$102,058.00). 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 NOVEMBER 1, 2029 . 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:

LOTS 7, 8, 9 OF ANKENY GARDEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

A.P.N. #: 3909 024BO 01700

100/# 523655 LN/# 875 8161

which has the address of 6648 AIRWAY DRIVE, KLAMATH FALLS
[Street]

[City]

Oregon 97603

("Property Address");