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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 03/04/2003 9:58 a m. Vol M03 Pg 13067 Linda Smith, County Clerk Fee \$ 2/2 # of Pgs __ # of Pgs 2100 opa

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DEED OF RECONVEYANCE

Service#: 1746888RL1 Loan #: 0008484883

Payoff Date: 1/30/03

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: CRAIG S. VOLPE AND KATHY M. VOLPE, HUSBAND AND WIFE Original Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION

Current Beneficiary: PHH MORTGAGE SERVICES CORPORATION

Deed of Trust Dated: MAY 03, 1996
Recorded on: MAY 08, 1996 as Instrument No. 17626 in Book No. M96 at Page No.

Property Address: 3903 REDONDO WAY, 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 authorized thereunto by order of its Board of Directors. Dated: FEBRUARY 2003

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CHRISTOPHER C. DORR, OSBA #99252

Christopher C. Dorr, OSBA #99252

State of OREGON County of MULTNOMAH

SS.

On FEBRUARY 14, 2003 , before me, Monica K. Bartels, 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.

ny hand and /sea] Monica K. Bartels

OFFICIAL SEAL MONICA K BARTELS NOTARY PUBLIC OREGON COMMISSION NO. 338400 MY COMMISSION EXPIRES SEPT 13, 2004

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705, ARACELT ALMAGUER