

1st COS - 463

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby appoints First American Title Insurance Company of Oregon, an Oregon Corporation, as successor trustee of said Deed of Trust and directs it to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: November 23, 2005

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION, a

Corporation

By: [Signature]
BARBARA E. WILSON, ASSISTANT VICE PRESIDENT

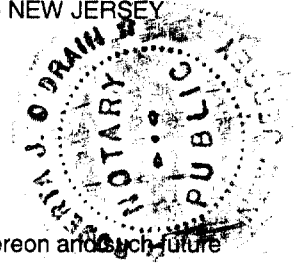


STATE OF NEW JERSEY
COUNTY OF BURLINGTON

This instrument was acknowledged before me this 23 day of November, 2005 by BARBARA E. WILSON a(n) ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION a(n) NEW JERSEY Corporation, on behalf of said corporation.

[Signature]
ROBERTA J. O'DRAIN, Notary Public for New Jersey

My commission expires:
Roberta J O'Drain
Notary Public of New Jersey
My Commission Expires April 6, 2009



Trust Deed, including the terms and provisions thereof, given to secure an indebtedness with interest thereon and such future advances as may be provided therein;

Dated: 08/23/2000
Recorded: 08/23/2000
Recorder's Fee No.:
Amount: 68773
Grantor: JUAN M RUELAS / CHRISTINA RUELAS / /
Trustee: ASPEN TITLE & ESCROW INC
Beneficiary: CENDANT MORTGAGE CORPORATION
County: KLAMATH

Lot 9 Block 300 Darrow Addition to the City of Klamath Falls in the County of Kalmath State of Oregon.

REQUEST FOR RECONVEYANCE

The undersigned is the owner and holder of the Deed of Trust attached herewith and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby directs the trustee to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

MORTGAGE CORPORATION, a Corporation

PHH MORTGAGE CORPORATION FKA CENDANT

by: [Signature]
BARBARA E. WILSON, ASSISTANT VICE PRESIDENT

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