

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.

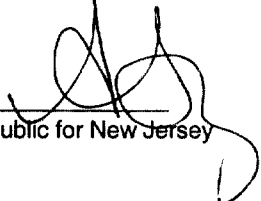
Dated: October 26, 2005

**PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION
SUCCESSOR IN INTEREST TO HIGHLAND COMMUNITY FEDERAL CREDIT UNION, a Corporation**

By: 
CAROL P. LANG, ASSISTANT VICE PRESIDENT

**STATE OF NEW JERSEY
COUNTY OF BURLINGTON**

This instrument was acknowledged before me this 26 day of October, 2005 by CAROL P. LANG a(n) ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION SUCCESSOR IN INTEREST TO HIGHLAND COMMUNITY FEDERAL CREDIT UNION a(n) NEW JERSEY Corporation, on behalf of said corporation.


ANTOINETTE SCHUKAY, Notary Public for New Jersey

My commission expires:

Antoinette Schukay
Notary Public of New Jersey
My Commission Expires March 16, 2008

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: 09/25/1995
Recorded: 09/29/1995
Recorder's Fee No.: 6913
Amount: 53000
Grantor: BRYCE KNABE / ANNETTA K KNABE / MERLIN B KNABE /
Trustee: MOUNTAIN TITLE CO.
Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION
County: KLAMATH

LOTS 8 AND 9, ALSO ALL THAT PORTION OF LOT 19 LYING BETWEEN THE LOT LINE BETWEEN LOTS 9 AND 10, AND THE LOT LINE BETWEEN LOTS 6 AND 7 EXTENDED NORTHWESTERLY TO THE NORTHWESTERLY LINE OF SAID LOT 19, ALL IN IMPERIAL ACRES, IN KLAMATH COUNTY, OREGON, ACCORDING TO THE OFFICIAL P1ST THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, 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.

**PHH MORTGAGE CORPORATION FKA CENDANT
MORTGAGE CORPORATION SUCCESSOR IN INTEREST TO HIGHLAND COMMUNITY FEDERAL CREDIT UNION, a Corporation**

by: 
CAROL P. LANG, ASSISTANT VICE PRESIDENT

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