

2006-016893

Klamath County, Oregon



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08/22/2006 12:13:40 PM

Fee: \$26.00

When recorded return to:

PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA MUTUAL MORTGAGE CORPORATION DBA HIGHLAND COMMUNITY FEDERAL CREDIT UNION
P. O. Box 5452
4001 Leadenhall Road, SV03
Mt. Laurel, NJ 08054-5452
Barbara Wilson
Loan 0033359472

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Kevin P Moran, Attorney at Law, whose address is 9057 Washington Avenue NW, Silverdale, WA 98383 is hereby appointed as Successor Trustee under that certain Deed of Trust described below:

Borrower(s): KREG A KANDRA / SANDRA L KANDRA
Original Trustee: AMERITITLE
Original Beneficiary: HIGHLAND COMMUNITY FEDERAL CREDIT UNION
Loan Amount: \$ 100,000
Date of Deed of Trust: 15 day of January 2003
Date Recorded: 01/21/2003
Book/Page: M03/03532
Document Number: .
Filed for record in KLAMATH, County, State of OR

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, Kevin P Moran, Attorney at Law, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all that estate now held by the Successor Trustee.

Kevin P Moran, Attorney at Law, as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warrant, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

On this date of 14 day of August 2006

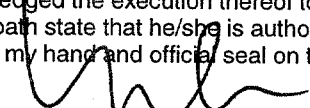
PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA MUTUAL MORTGAGE CORPORATION DBA HIGHLAND COMMUNITY FEDERAL CREDIT UNION


BARBARA E. WILSON, ASSISTANT VICE PRESIDENT

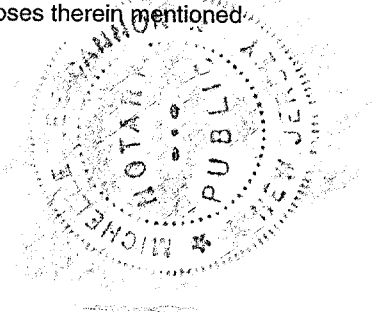
State of New Jersey, County of Burlington

On this date of, before me, a Notary Public qualified for said county, personally came BARBARA E. WILSON known to me to be the ASSISTANT VICE PRESIDENT for PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA MUTUAL MORTGAGE CORPORATION DBA that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal on this date of 14 day of August 2006


Notary Public in and for the State of New Jersey

Michelle Lee Cannon
Notary Public of New Jersey
My Commission Expires May 18, 2010

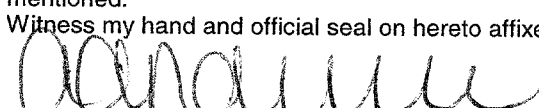



Kevin P. Moran, Attorney at Law

State of Washington, County of Kitsap

On this date of 14 day of August 2006, before me, a Notary Public qualified for said county, personally came Kevin P. Moran, Attorney at Law, known to me to be the identical person who executed the foregoing instrument and acknowledged the execution thereof to be in their voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal on hereto affixed the day and year first above written.


Notary Public in and for the State of Washington

ANNA LISA ANDERSON
NOTARY PUBLIC
STATE OF WASHINGTON
MY COMMISSION EXPIRES 07/08/2008