2007-000608 Klamath County, Oregon



01/12/2007 10:01:08 AM

Fee: \$26.00

When recorded return to: PHH MORTGAGE CORPORATION P. O. Box 5452 4001 Leadenhall Road, SV03 Mt. Laurel, NJ 08054-5452 Naravanan Lexmi Loan 0033360488

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): NANCY S MERINO / JANICE E MILLER

Original Trustee: AMERITITLE

Original Beneficiary: HIGHLAND COMMUNITY CU

Loan Amount: \$ 58,000

Date of Deed of Trust: 10 day of February 2003

Date Recorded: 02/20/2003 Book/Page: 3/10220 Document Number:

Filed for record in KLAMATH, County, State of OR

THIS MORTGAGE WAS ASSIGNED BY HIGHLAND COMMUNITY CU TO OCUL SERVICES RECORDED ON 3/10/2003 AS BOOK/PAGE # 3/14215. IT WAS FURTHER ASSIGNED TO CUNA MUTUAL MORTGAGE CORPORATION RECORDED ON 3/10/2003 AS BOOK/PAGE # 3/14216.IT WAS FURTHER ASSIGNED TO PHH MORTGAGE CORPORATION RECORDED ON 12/27/2005 AS BOOK/PAGE # AND DOCUMENT # M05-71786.

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 29 day of December 2006

PHH MORTGAGE CORPORATION SONJA L FONTANO, 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 SONJA L FONTANO known to me to be the ASSISTANT VICE PRESIDENT for PHH MORTGAGE CORPORATION 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 29 day of December 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 29 day of December 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