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BOOK 217 PAGE 659

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BY TD Service Co

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GARY M. OLSON

And When Recorded Mail To:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705

Space above for Recorder's use

FULL RECONVEYANCE

Loan#: 0002268670

RLS#: 1158952



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 Grantor: MARGARET K COVERT

Original Grantee: U.S. BANK NATIONAL ASSOCIATION

Current Beneficiary: PHH MORTGAGE SERVICES CORPORATION

Deed Of Trust Dated: FEBRUARY 10, 1999

Recorded on: FEBRUARY 16, 1999 as Instrument No. 134277 in Book No. 186 at Page No. 578

Property Address: 182 LYONS ROAD, STEVENSON, WA 98648-0000 County of SKAMANIA, State Of WASHINGTON.

IN WITNESS WHEREOF, the undersigned trustee has executed this instrument, if the undersigned 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: NOVEMBER 21, 2001

T.D. ESCROW SERVICES, INC. DBA, T.D. SERVICE COMPANY

By:

Rhonda J. Crofford, Vice President

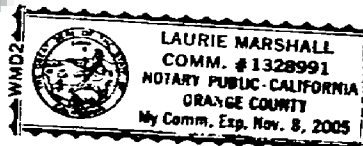
State of CALIFORNIA
County of ORANGE

} ss.

On NOVEMBER 21, 2001, before me, Laurie Marshall, personally appeared Rhonda J. Crofford, Vice President 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.

Witness my hand and official seal.

L. Marshall
(Notary Name): Laurie Marshall



Recording Requested By:
T.D. SERVICE COMPANY