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ASSIGNMENT

Vol 92 Page 19164

STATE OF Oregon
COUNTY OF Klamath

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KNOW ALL MEN BY THESE PRESENTS:

The undersigned, the present legal and equitable owner and holder of that one certain Promissory Note in the original principal sum of Sixty One Thousand One Hundred Four and 00/100
DOLLARS (\$ 61,104.00), dated January 23, 1992, executed by
William R. Garrard and Sharon L. Garrard

payable to the order of First Home Mortgage, Inc., said Note being secured by the Vendor's Lien retained in Deed of even date therewith, and additionally secured by a Security Instrument of even date therewith, recorded under Clerk's File number Vol. 92 Pg. 2369, Klamath County, OREGON, against the following described real property, to-wit:

Lot 10, Block 15, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State to Oregon.

for good and valuable consideration paid to the undersigned, the receipt and sufficiency of which is hereby acknowledged, has TRANSFERRED and ASSIGNED, GRANTED and CONVEYED and by these presents TRANSFERS, ASSIGNS, GRANTS and CONVEYS unto First State Bank of Moulton, 100 Southwest Street, Moulton, Texas 77975 the above-described Note, together with all liens and any superior title held by the undersigned securing the payment thereof.

EXECUTED this 8th day of February, 19 92.

First Home Mortgage, Inc.

By:

Mariclaire Wilson
Mariclaire Wilson
Its Vice President

STATE OF TEXAS, COUNTY OF HARRIS, ss:

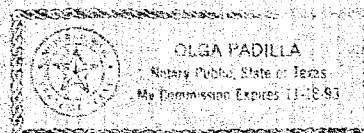
BEFORE ME, the undersigned authority, on this day personally appeared Mariclaire Wilson, Vice President of First Home Mortgage, Inc., known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed as the act and deed of said Corporation and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 8th day of February, 19 92.

[Signature]
NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

PLEASE RETURN TO AND PREPARED BY:

SHIPPING DEPARTMENT
FIRST HOME MORTGAGE, INC.
1535 WEST LOOP SOUTH, SUITE 400
HOUSTON, TEXAS 77027



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 24th day
of Aug. A.D., 19 92 at 10:49 o'clock A.M., and duly recorded in Vol. M92
of _____ Mortgages on Page 19164

Evelyn Biehn County Clerk

By

Pauline M. [Signature]

FEE \$10.00