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ASSIGNMENT

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 FIFTY SEVEN THOUSAND FOUR HUNDRED FIFTY NINE AND NO/100 DOLLARS (\$ 57,459.00), dated DECEMBER 20, 1991, executed by DAVID V. GARDNER AND MARY L. GARDNER

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. m91 pg 26932 KLAMATH County, OREGON, against the following described real property, to-wit:

LOT 16, BLOCK 7, GATEWOOD, TRACT NO. 1035, IN THE COUNTY OF KLAMATH, STATE OF OREGON,

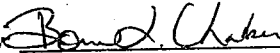
CODE 63 MAP 3909-14AB TL 5000

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 10TH day of JANUARY, 19 92.

First Home Mortgage, Inc.

By

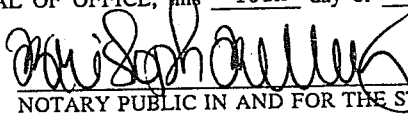


Bonnie L. Chambers
Its Vice President

STATE OF TEXAS, COUNTY OF HARRIS, ss:

BEFORE ME, the undersigned authority, on this day personally appeared Bonnie L. Chambers, 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.

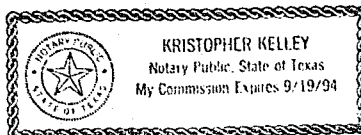
GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 10TH day of JANUARY, 19 92.



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



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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 28th day
of Sept. A.D., 19 92 at 10:57 o'clock AM., and duly recorded in Vol. M92,
of _____ Mortgages _____ on Page 22437.

Evelyn Biehn - County Clerk

FEE \$15.00

By Pauline K. Henderson