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Vol. 93 Page 7759

WHEN RECORDED RETURN TO:

RT Finance Corporation
1420 Fifth Avenue, Suite 1001
Seattle, Washington 98101
Attn: Mr. Van Ruiter

THIS DOCUMENT PREPARED BY:

David H. Rockwell
Stoel Rives Boley Jones & Grey
3600 One Union Square
600 University Street
Seattle, Washington 98101-3197

ASSIGNMENT OF LOANS

ATC 93758

PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, a federally chartered stock savings bank organized under the laws of the United States of America ("Transferor"), formerly known as Pacific First Federal Savings and Loan Association, Pacific First Federal Savings Bank and Pacific First Bank, a Federal Savings Bank (Washington), whose address is 1420 Fifth Avenue, Suite 1001, Seattle, Washington 98101, for itself and its predecessors, successors and assigns, and for the purpose of transferring the property and interests herein described to its wholly-owned subsidiary and for no other consideration, does by these presents assign, transfer, set over and quitclaim unto RT FINANCE CORPORATION, a Nevada corporation ("Transferee"), a wholly-owned subsidiary of Transferor, whose address is 1420 Fifth Avenue, Suite 1001, Seattle, Washington 98101, and its successors and assigns, all of Transferor's existing and after-acquired rights, titles and interests in and to:

(a) All of the loans identified or referenced in Exhibit A attached hereto and incorporated herein by this reference (collectively, the "Loans");

(b) All loan commitments, loan agreements, promissory notes, mortgages, deeds of trust, assignments of leases and rents, security agreements, guaranties, subordinations, estoppels, assignments of contracts, warranties, indemnifications and all other documents which in any manner evidence, secure or relate to any of the Loans;

(c) All real, personal and intangible property, financing leases, cash collateral accounts, letters of credit, and assignments of instruments, documents, liens and security interests, and other rights, interests, claims and receivables, all as pledged or granted as security for the Loans (all of the foregoing being hereinafter collectively referred to as the "Security");

(d) All interests and contract rights in or derived from all participation agreements related to the Loans;

(e) All interests and contract rights in or derived from all management agreements, loan service agreements and other contracts relating to the administration, management, monitoring or enforcement of the Loans or Security;

(f) All title, casualty, liability and other insurance policies related to the Loans or Security;

(g) All tax, insurance and other reserve accounts maintained in connection with the Loans or pursuant to the Security;

(h) All undisbursed Loan proceeds;

(i) All condemnation awards and insurance proceeds derived from the Security;

(j) All plans, specifications, drawings, surveys, tests, studies, licenses, permits, forms, leases, construction contracts, purchase orders, inventory, goods, contracts, contract rights, options, subscriptions, accounts, accounts receivable, general intangibles, chattel paper, instruments, documents, choses in actions, royalties, patents, copyrights, trademarks, rents, issues, profits, return premiums and tax refunds related to the Loans or Security;

(k) All files, books, records and original documents which pertain to or are utilized to administer, reflect, monitor, evidence or record information with respect to the operation or ownership of any Loans or Security;

(l) All claims and causes of action made by or against any person, including all counterclaims, cross claims and other forms of demands or causes of action asserted by or against the Transferor, and all judgments, deficiency judgments, judgment liens, filings, settlements, proceeds, awards and other recoveries from the litigation or

settlement of any such claims, causes of action, counterclaims and cross claims, all to the extent related to the Loans or Security;

(m) All other rights, properties and interests related to the Loans or Security, whether or not any of the foregoing is specifically listed or identified in Exhibit A hereto; and

(n) All amendments, extensions, modifications, products and proceeds of all of the foregoing.

All of the foregoing rights, titles, interests and proceeds are hereinafter collectively referred to as the "Loan Assets."

This Assignment is made without any warranties whatsoever with respect to title and without recourse against Transferor, its successors and assigns.

This Assignment is hand delivered to Transferee as of the time and date hereof (the "Effective Date") and by accepting this Assignment Transferee acknowledges and confirms such delivery and title to and possession of the Loan Assets as of the Effective Date, and it is the specific mutual intent of the parties hereto that all of the Loan Assets which are herein assigned shall be effectively and fully transferred to Transferee on and as of the Effective Date.

IN WITNESS WHEREOF, Assignor has hereunto subscribed its name as of 11:59 p.m. the 31st day of March, 1993.

PACIFIC FIRST BANK, A FEDERAL
SAVINGS BANK, a federally
chartered stock savings bank

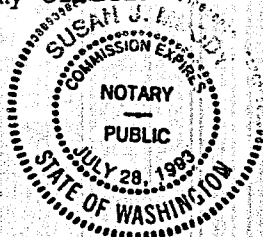
By Robert F. Pascal
Printed Name: Robert F. Pascal
Its VP

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this 8th day of April, 1993, before me personally appeared Robert F. Pascal, to me known to be the VP of PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK, the federally chartered stock savings bank that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act

and deed of said bank, for the uses and purposes therein mentioned, and on oath stated that ~~he~~ ^{she} was authorized to execute said instrument on behalf of said bank.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Susan J. Moody
NOTARY PUBLIC in and for the State
of Washington, residing at Redmond
My appointment expires: July 28, 1993

7763

State	County	Loan #	Original Borrower's Name	Date of Note	Original Loan Amount	Deed/Mtg Recording #	Other Recording #
OREGON	KLAMATH	601422	Howard, Terry L/ Williams, John W/ Current Borrower: Aspell, John K/ Aspell, Susan E/ Aspell, Catherine/ Coulson, Carl C/ Aspell, Bradford J/ Coulson, Mary Pat	9/23/86	\$1,605,000	Vol. M86, P. 17405	Mod of DOT AOR & L, SA: V. M91, p 3703; V. M91, P. 4910

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title co the 14th day
of April A.D., 19 93 at 3:27 o'clock P M., and duly recorded in Vol. M93,
of Mortgages on Page 7759

FEE \$45.00

Evelyn Biehn - County Clerk
By Daniel Mullis

4/8/93 2:56 PM

RT Finance