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ASSIGNMENT OF DEED OF TRUST

STATE OF Oregon)

COUNTY OF Klamath)

WHEREAS, on the 8th day of April A.D., 19 94,
Frank L. Montoya and Eva Montoya, husband and wife
did execute one certain note, described as follows:

Being in the principal sum of \$ 44,500.00 payable to the order of
Highland Community Federal Credit Union in monthly installments and bearing
interest as therein provided; and which said note is described in a certain Deed of Trust executed by
Frank L. Montoya and Eva Montoya, husband and wife to
Mountain Title Company Trustee, and recorded in Volume m94 Page
10916 Records of Deed of Trust or County Clerk File No. 79025 of Klamath
County, Oregon, and secured by the Deed of Trust lien therein expressed on the following
described lot, or parcel of land, situated in the County of Klamath State of
Oregon, to wit:

SEE EXHIBIT "A"

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That
Highland Community Federal Credit Union acting herein by and
through a duly authorized officer, for and in consideration of the sum of \$10.00 and other good and valuable
consideration to it in hand paid, the receipt of which is hereby acknowledged and confessed does hereby transfer,
convey, set over and assign unto

CUNA Mortgage Corporation

the above described note, together with above described mortgage lien, and all other rights, title and interest that it
may have in and to the above described property and in and to the personal property located thereon.

TO HAVE AND TO HOLD unto the said grantee said above described note, together with all and singular the lien,
rights, equities, title and estate in said real estate securing the payment thereof, unto Grantee, its successors and
assigns.

IN WITNESS, WHEREOF, Highland Community Federal Credit Union
has caused these presents to be executed and to have proper seal impressed hereon as of this 8th day of
April, 1994.

Highland Community Federal Credit Union

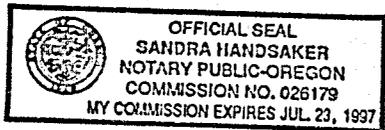
BY: Nancy B. Nealy
NANCY B. NEALY, CEO

STATE OF OREGON)

COUNTY OF Klamath)

BEFORE ME, the undersigned authority, on this day personally appeared
NANCY B. NEALY, CEO (title) of
Highland Community Federal Credit Union, known to me to be the person whose
name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same as for the
said Highland Community Federal Credit Union and as the act and deed of
Highland Community Federal Credit Union for the purposes and consideration therein
expressed and in the capacity therein stated.

GIVEN under my hand and seal of this office this 8th day of April, 19 94.



Sandra Handsaker
Notary Public

in and for Klamath County.

My commission expires: 7/23/97

This instrument prepared by:

EXHIBIT "A"

A parcel of land situated in Lot 3 and Lot 6 of Block 1 of TRACT 1118, also being in the SE1/4 of the NW1/4 of Section 36, Township 34 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the Southeast corner of said Lot 3 thence North 89 degrees 55' 37" West, along the South line of said Lot 3, 355.35 feet; thence North 50 degrees 06' 19" West 706.16 feet to the Southwest corner of said Lot 6; thence North, along the West line of said Lot 6, 613.45 feet, more or less, to a point 485.00 feet South of the Northwest corner of said Lot 6; thence East, parallel to the North line of said Lot 6; 897.83 feet to a point on the East line of said Lot 6; thence South 00 degrees 02' 14" West 613.45 feet to the Easterly corner common to said Lots 3 and 6; thence continuing South 00 degrees 02' 14" West 453.37 feet to the point of beginning, with bearings based on the plat of said TRACT 1118.

EXCEPTING THEREFROM the following described parcel of land: Beginning at the Southeast corner of Lot 3; thence North 89 degrees 55' 37" West, 355.35 feet; thence North 50 degrees 06' 19" West, 706.16 feet to the Southwest corner of Lot 6 of said Block 1; thence East 897.43 feet to the Northeast corner of said Lot 3; thence South 453.37 feet to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 13th day of April A.D., 19 94 at 10:18 o'clock AM., and duly recorded in Vol. M94 of Mortgages on Page 10923.

FEE \$15.00

Evelyn Biehn - County Clerk
By *Dorlene Millard*