

Send Any Notices To Assignee.

Assignment of Deed of Trust

For Good and Valuable Consideration, the sufficiency of which is hereby acknowledged, the undersigned.

MONOGRAM HOME EQUITY CORPORATION, a Delaware corporation
 whose address is 2180 South 1300 East, Salt Lake City, UT 84106 (Assignor)
 by these presents does convey, grant, bargain, sell, assign, transfer and set over the described
 deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights
 due or to become due thereon to:

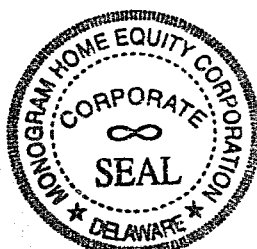
THE FIRST NATIONAL BANK OF KEYSTONE, a West Virginia corporation
 69 Main Street, Drawer AA, Keystone, WV 24852 (Assignee)
 Said deed of trust is recorded in the State of OR, County of Klamath
 Instrument/series/file: 5606 Book/volume/liber M95 on page 23891
 Original Trustor—: PAUL A. WINKLER II, CONSTANCE G. WINKLER
 Original Beneficiary: SOUND HOME IMPROVEMENT COMPANY

Date of deed of trust: 12/06/94

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed as a sealed
 instrument by its proper officer who was duly authorized by a resolution of its board of directors.

Dated: February 29, 1996
 MONOGRAM HOME EQUITY CORPORATION

By: Steven Pefferle
 Steven Pefferle
 Vice President

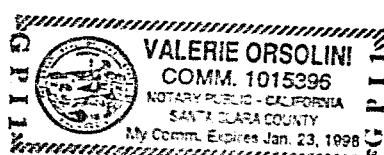


State of California
 County of Santa Clara

On 09/25/96, before me, the undersigned, a Notary Public for said County and State, personally appeared
 Steven Pefferle, personally known to me to be the person that executed the foregoing instrument, and
 acknowledged that he is Vice President of
 MONOGRAM HOME EQUITY CORPORATION,
 and that he executed the foregoing instrument pursuant to a resolution of
 its board of directors and that such execution was done as the free act and deed of
 MONOGRAM HOME EQUITY CORPORATION.

Valerie Orsolini

Notary: Valerie Orsolini
 My Commission Expires January 23, 1998



Prepared by: R. S. Stone
 Peele Management Corp., P.O. Box 1710, Campbell, CA
 1st LN#: 5842097418
 FINAL A.O. ge460 90460 1 092596 FNL 89 36-035 OR Klamath

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Peele Corporation the 1st day
 of October A.D., 19 96 at 1:18 o'clock P. M., and duly recorded in Vol. M96
 of Mortgages on Page 31137

Bernetha G. Letsch
 By Kathleen Bess County Clerk

FEE \$10.00