

ASSIGNMENT AND TRANSFER OF MORTGAGE OR DEED OF TRUST

Know All Men By These Presents; That the undersigned, Empire Funding Corp., the present owner of record and the holder of the legal and beneficial interest in and to the Mortgage or Deed of Trust dated June 29, 1995 executed by ANTHONY H. WIRTH & CARMA L. WIRTH (hereinafter referred to as 'Mortgagor') in favor of SOUND HOME IMPROVEMENT COMPANY, recorded in Volume/Book M95 Page 21380, Records of KLAMATH County, State of Oregon, and securing payment of that certain debt instrument executed by Mortgagors of even date therewith, in the original principal amount of \$10,900.00, for a legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby grant, assign, transfer, set over and convey, without recourse, unto First National Bank of Keystone, whose address is 69 Main Street, Keystone, West Virginia 24852, pursuant to that certain Master Purchase and Sale Agreement dated October 30, 1995 entered into by and between First National Bank of Keystone, as Buyer and Empire Funding Corp. as Seller, all right, title, and interest of the undersigned in and to the Mortgage or Deed of Trust described above, together with all right, title, and the interest of the undersigned in and to the indebtedness secured thereby, against the real property situated in the County of KLAMATH, State of Oregon and being more fully described below, to-wit:

THE WEST 94.07 FEET OF LOT 1, BLOCK 8, ALTAMONT ACRES, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Attest (Witness)

By: Florence Benford
FLORENCE BENFORD

By: Kelley Yankovich
KELLEY YANKOVICH



Assignor: EMPIRE FUNDING CORP.

By: Lisa Cathey
Name: Lisa Cathey
Title: Assistant Vice President

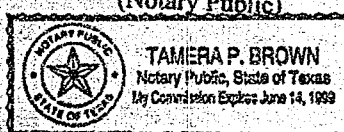
By: Cindy Broderick
Assistant Secretary: Cindy Broderick

**State of Texas
County of Travis**

The foregoing instrument was acknowledged before me, TAMERA P. BROWN, this February 19, 1997 by Lisa Cathey and Cindy Broderick in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of EMPIRE FUNDING CORP.

RETURN TO:
PREPARED BY: TAMERA BROWN
EMPIRE FUNDING CORP.
9737 GREAT HILLS TRAIL
Austin, TX 78759
(800) 206-9004
Loan Number 35492
600 TRUSTOR

Tamera P. Brown
(Notary Public)



STATE OF OREGON : COUNTY OF KLAMATH : ss.

Filed for record at request of Empire Funding Corp.
of March A.D., 19 97 at 11:08 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 8074

FEE \$10.00

by Bernethia G. Letsch, County Clerk
Kathleen Reed