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'97 MAY 14 AM 1:35

Document prepared by: Joyce Steed
 The Vanderford Company, Inc.
 1725 S. Berry Knoll Blvd.
 Centennial Park, AZ 86021-1200

When recorded, return to:

THE VANDERFORD COMPANY, INC.
 1725 SOUTH BERRY KNOLL BOULEVARD
 CENTENNIAL PARK, AZ 86021-1200
 (520)875-8000
 POOL #: 372843
 LOAN #: 50031855

This Space Reserved for Recording Information

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For value received The Vanderford Company, Inc., A Nevada Corporation formerly known as West Star Financial Corporation, by reason of merger, with its principal place of business at 1725 South Berry Knoll Boulevard, Centennial Park, Arizona 86021-1200 hereby sells, assigns, and transfers to:

Matrix Financial Services Corporation, 201 W. Coolidge Street #100, Phoenix, AZ 85013

its successors and assigns all its right, title and interest to a certain Mortgage/Deed of Trust described as follows:

DATED: NOVEMBER 12, 1993
 LOAN AMOUNT \$: \$22524.00
 ORIGINAL BORROWER: GREGORY SCOTT HINES AND CHERYL ANN HINES, HUSBAND AND WIFE
 ORIGINAL BENEFICIARY: WEST STAR FINANCIAL CORPORATION
 TRUSTEE: MOUNTAIN STATES MORTGAGE CENTER
 COUNTY: KLAMATH
 STATE: OREGON
 RECORDING DATE: NOVEMBER 30, 1993
 DOCUMENT NUMBER: 72039 VOL M93 PG 31662
 PROPERTY ADDRESS: 1235 OWENS STREET, KLAMATH FALLS, OREGON 97601
 REAL ESTATE TAX ID#:
 LEGAL DESCRIPTION AS DESCRIBED ON
 DEED OF TRUST REFERRED TO HEREIN

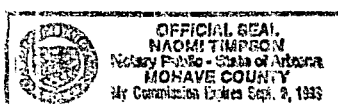
DATE: FEBRUARY 1, 1997



[Signature]
 JOYCE STEED, ASSISTANT VICE PRESIDENT
 THE VANDERFORD COMPANY, INC.

State of Arizona
 County of Mohave

On this 1st day of February, 1997, before me, a Notary Public, appeared Joyce Steed, who being by me known and duly sworn did state that she is the Assistant Vice President of The Vanderford Company, Inc.; that the said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors; and that said Joyce Steed, as such Assistant Vice President being authorized so to do acknowledged the execution of said instrument to be the voluntary act and deed of said corporation; and that the seal affixed to the foregoing instrument is the seal of the said corporation.



STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Vanderford Co. the 14th day
 of May A.D., 19 97 at 11:35 o'clock A. M., and duly recorded in Vol. M97
 of Mortgages on Page 14763

FEE \$10.00

Bernetha G. Letsch, County Clerk

by Kathleen Rose