

Contact Person: O'Neal, Henry Etta
 Record and Return to:
 First American Real Estate Information Services, Inc.
 Attn: Mortgage Assignments Division
 1400 Corporate Drive
 Irving, Texas 75038-2420

 Above space for Recorder's Use



000591-0000694-0001346

Assignment of Mortgage

Loan # 683888 Pool # _____ Buyer # _____ Investor # _____

Western United Life Assurance Company, incorporated in the state of Washington, located at 329 W. Sprague Ave. Spokane, Washington 99204 ("Assignor"), does by these presents assign to The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of November 1, 1996 for Metropolitan Asset Funding, Inc. Mortgage Pass-Through Certificates, Series 1996-A located at Corporate Trust Office, 101 Barclay St. New York, New York 10286 ("Assignee"), does hereby grant, bargain, sell, assign, transfer, and set forth unto the Assignee, its successors and/or assigns, the following described Mortgage recorded in the public records of Klamath County, Oregon, together with the notes/bonds, obligations/warranties, or agreements described in the said Mortgage, and the money due thereon, with interest as therein provided.

The Mortgage, dated Jul 16, 1991 in the principal sum of \$54,000.00 dollars from MICHAEL ALLEN ALLRED AND YVONNE M. ALLRED, HUSBAND AND WIFE was recorded on Jul 25, 1991, Volume 881 Page 14555 of the records in Klamath County, Oregon.

SHE ATTACHED

Executed on April 24, 1997

Western United Life Assurance Company

Attestants:

Officers:

June Reichert

Debra Ryan

June Reichert
 Witness

Debra Ryan
 Vice President

Angela Wright

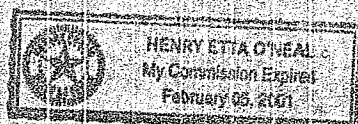
Kristie Patten

Angela Wright
 Witness

Kristie Patten
 Vice President

State of Texas, County of Dallas

On April 24, 1997, Debra Ryan, Vice President and Kristie Patten, Vice President, of Western United Life Assurance Company, the signer of the foregoing instrument, personally acknowledged to and before me the free act and deed of the said corporation.



Henry Etta O'Neal
 Notary Public

L 83888

Beginning at a point which lies South 1 degree 21' West along the quarter line a distance of 605.5 feet and North 89 degrees 09' West a distance of 20 feet from the iron axle which marks the quarter corner common to Sections 7 and 18, Township 38 South, Range 9 East of the Willamette Meridian, and running thence continuing North 89 degrees 09' West a distance of 733.84 feet to a point on the Easterly right of way line of the Dalles-California Highway; thence following the Easterly right of way line of the Dalles-California Highway South 6 degrees 02' West a distance of 110 feet to a point; thence South 88 degrees 25' East a distance of 327.7 feet to a point; thence South 6 degrees 02' West parallel to the Easterly right of way line of the Dalles-California Highway a distance of 585.55 feet to a point on the forty line; thence North 89 degrees 41' East along the forty line a distance of 468 feet to a point; thence North 1 degree 21' East a distance of 687.5 feet, more or less, to the point of beginning.

STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of First American Real Estate the 27th day
of May A.D. 19 97 at 2:17 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 16041

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen R. 1021

TRUSTEE'S DEED

THIS INDENTURE, Made this 13th day of May, 1997, between Lucy E. Kivel, hereinafter called trustee, and Household Finance Corporation, hereinafter called the second party,

WITNESSETH:

RECITALS: David B. Downing, a married man, as grantor, executed and delivered to First American Title Insurance Company, as trustee, for the benefit of Directors Mortgage Loan Corporation, as beneficiary, a certain trust deed dated 12/20/94, duly recorded on 12/23/94, in the mortgage records of Klamath County, Oregon, in Volume M94, Page 33740. In said trust deed the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the said beneficiary. The said grantor thereafter defaulted in grantor's performance of the obligations secured by said trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the beneficiary therein named, or beneficiary's successor in interest, declared all sums so secured immediately due and owing; a notice of default, containing an election to sell the said real property and to foreclose said trust deed, being the beneficiary therein named, or beneficiary's successor in interest, declared all sums so secured immediately due and owing; a notice of default, containing an election to sell said real property and to foreclose said trust deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said county on 12/30/96, in Volume M96, Page 40291 thereof, to which reference now is made.

After recording of said notice of default, as aforesaid, the undersigned trustee gave notice of the time for and place of sale of said real property as fixed by the trustee and as required by law; copies of the Trustee's Notice of Sale were served pursuant to ORCP 7D.(2) and 7D.(3) or mailed by both first class and certified mail with return receipt requested, to the last-known address of the persons or their legal representatives, if any, named in ORS 86.740(1) and (2)(a), at least 120 days before the date the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last-known address of the guardian, conservator or administrator or executor of any person named in ORS 86.740(1), promptly after the trustee received knowledge of the scribed in the trust deed in the manner in which a summons is served pursuant to ORCP 7D.(2) and 7D.(3) at least 120 days before the date the property was sold, pursuant to ORS 86.750(1). if the foreclosure proceedings were stayed and released from the stay, copies of an Amended notice of Sale in the form required by ORS 86.755(6) were mailed by registered or certified mail to the last-known address of those persons listed in ORS 86.750 and 86.750(1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale. The mailing service and publication of said notice of sale are shown by one or more affidavits or proofs of service duly recorded prior to the date of sale in the official records of said county, said affidavits and proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this

trustee's deed as fully as it set out herein verbatim. The undersigned trustee has no actual notice of any person, other than the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to ORS 86.740(1)(b) or (1)(c).

Pursuant to said notice of sale, the undersigned trustee on Friday, May 2, 1997, at the hour of 10:00 o'clock, AM., of said day, in accord with the standard of time established by ORS 187.110, (which was the day and hour to which sale was postponed as permitted by ORS 86.755(2)) (which was the day and hour set in the Trustee's Notice of Sale and at the place so fixed for sale, as aforesaid, in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon said trustee by said trust deed, sold said real property in one parcel at public auction to the said second party for the sum of \$86,250.63, said second party being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property. The true and actual consideration paid for this transfer is the sum of \$86,250.63.

NOW THEREFORE, in consideration of the said sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of said trust deed, together with any interest the said grantor or grantor's successors in interest acquired after the execution of said trust deed in and to the following described real property, to-wit:

Lot 4, Block 3, Cascade Park, in the County of Klamath, State of Oregon.

Property Address: 3471 Hope Street, Klamath Falls, Oregon 97603

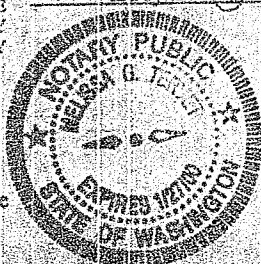
TO HAVE AND TO HOLD the same unto the second party, second party's heirs, successors-in-interest and assigns forever.

In constructing this instrument and whenever the context so requires the singular includes the plural of the word "grantor" includes any successor in interest to the grantor as well as each and all other persons owing an obligation, the performance of which is secured by said trust deed; the word "trustee" includes any successor trustee, the word "beneficiary" includes any successor in interest of the beneficiary first named above, and the word "person" includes corporation and any other legal or commercial entity.

IN WITNESS WHEREOF, the undersigned trustee has hereunto executed this document, if the undersigned is a corporation, it has caused its corporate name to be signed and its seal affixed hereto by an officer or other person duly authorized thereunto by order of its Board of Directors>

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

Lucy E. Kivel
Trustee
Lucy E. Kivel, Trustee



STATE OF Washington)

) ss.

County of: KING)

This instrument was acknowledged before me on May 13, 1997, by Lucy E. Kivel

Nelson G. Hart

Notary Public for Washington

(SEAL)

My commission expires: 5-27-00

Lucy E. Kivel

Preston Gates & Ellis LLP

5000 Columbia Center, 701 Fifth Avenue

Seattle, WA 98104

GRANTOR'S NAME AND ADDRESS

Household Finance Corporation

GRANTEE'S NAME AND ADDRESS

Household Finance Corporation

After recording return to:

Household Finance Corporation

NAME, ADDRESS, ZIP

Until a change is requested all tax statements shall be sent to the following address:

Household Finance Corporation

NAME, ADDRESS, ZIP

STATE OF OREGON,)

) ss.

County of:)

I certify that the within instrument was received for record on the 27th day of May, 1997, at 2:47 o'clock P. M. and recorded in book/reel/volume No. M97, page 16043 Record of Deeds of said county.

Witness at my hand and seal of County affixed

Bernetha C. Letsch, Co. Clerk

Name Title

By Kathleen Ross Deputy

Fee: \$40.00