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Vol 1997 Page 26823

ASSIGNMENT OF TRUST DEED BY BENEFICIARY OR BENEFICIARY'S SUCCESSOR IN INTEREST

FOR VALUE RECEIVED, the undersigned who is the beneficiary or beneficiary's successor in interest under that certain trust deed dated August 20, 1994, executed and delivered by William J. Brownie and Mary J. Brownie to Western Title & Escrow, grantor, United States National Bank of Oregon, trustee, in which on September 8, 1994, in book/reel/volume No. M94 on page 28339 or as fee/file/instrument/microfilm/reception No. (indicate which) of the Mortgage Records of Klamath County, Oregon, and conveying real property in said county described as follows:

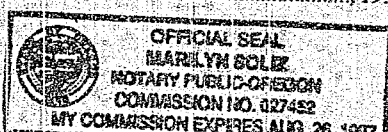
Lot 37, Block 1, Tract 1092-Split Rail Ranchos, Klamath County, Oregon

hereby grants, assigns, transfers and sets over to Home Advantage Financial Services, Inc., hereinafter called assignee, and assignee's heirs, personal representatives, successors and assigns, all of the beneficial interest in and under said trust deed, together with the notes, moneys and obligations therein described or referred to, with the interest thereon, and all rights and benefits whatsoever accrued or to accrue under said trust deed.

The undersigned hereby covenants to and with said assignee that the undersigned is the beneficiary or beneficiary's successor in interest under said trust deed and is the owner and holder of the beneficial interest therein and has the right to sell, transfer and assign the same, and the note or other obligation secured thereby, and that there is now unpaid on the obligations secured by said trust deed the sum of not less than \$ 0.00 with interest thereon from June 24, 1997.

In construing this instrument and whenever the context hereof so requires the singular includes the plural. IN WITNESS WHEREOF, the undersigned has hereunto executed this document; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by order of its board of directors.

DATED: June 24, 1997



United States National Bank of Oregon

By: *Ken Plamich*

Title: VP

STATE OF OREGON, County of Multnomah) ss.

This instrument was acknowledged before me on _____, 19____,

by _____

This instrument was acknowledged before me on July 3, 1997,

by *Ken Plamich*

as Vice President

of U.S. Bank

Marilyn Solie

Notary Public for Oregon

My commission expires 8-26-97

ASSIGNMENT OF TRUST DEED BY BENEFICIARY

Assignor

to

Assignee

AFTER RECORDING RETURN TO

DO NOT USE THIS SPACE RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED

STATE OF OREGON, County of Klamath } ss.

I certify that the within instrument was received for record on the 15th day of August, 1997, at 10:02 o'clock A.M., and recorded in book/reel/volume No. M97 on page 26823 or as fee/file/instrument/microfilm/reception No. 43632, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk

NAME

TITLE

By *Korathun R. 1992* Deputy

Fee: \$10.00