

After recording, return to:

Mr. Steven P. Plambeck
Vice President
U. S. Bank
Oregon Corporate Banking Division (T-4)
111 S.W. Fifth Avenue
Portland, Oregon 97204

622-4092985712

ASSIGNMENT OF BENEFICIAL INTEREST IN TRUST DEEDS

This assignment is dated as of August 1, 1997, and is by Home Advantage Services, L.L.C., a Nevada limited liability company who is the statutory successor to Home Advantage Financial Services, Inc., an Oregon corporation ("HAS"), whose address is 20 N.W. Greenwood Avenue, Bend, Oregon 97701, and U. S. Bank, a national bank ("USB"), whose address is c/o Oregon Corporate Banking Division (T-4), 111 S.W. Fifth Avenue, Portland, Oregon 97204.

1. HAS represents and warrants to USB that HAS (a) is the sole owner and holder of, and the person entitled to enforce, the notes that are secured by the trust deeds that are recorded in Klamath County, Oregon, and more particularly described by grantor name, brief legal description, recording date, book, and page information, original note amount, and current balance on attached exhibit A, (b) has delivered the originals of the notes and true copies of the trust deeds and records of disbursements and payments to USB, and (c) has not previously assigned, pledged, or otherwise granted a security interest in any of the notes or trust deeds to any other person or allowed any lien to attach thereto. Each note and the related trust deed described on attached exhibit A is herein called a set of "chattel paper."
2. HAS represents and warrants to USB that (a) each set of chattel paper is the legally valid and binding obligation of the maker and is enforceable in accordance with its term, (b) no set of chattel paper contains an unauthorized signature or alteration, (c) there is no uncured default by the maker under any set of chattel paper and no note has been dishonored, (d) no note is overdue, (e) there are no offsets, defenses, or counterclaims, including claims in recoupment, to enforcement of any set of chattel paper, (f) no maker has been discharged from liability, (g) no set of chattel paper is subject to any prior lien, encumbrance, security interest, or third-party claim, and (h) no hazardous material has been released from the real property which is encumbered by any of the trust deeds and no hazardous material or underground storage tank is now located on such encumbered real property which must be investigated, removed or remediated under applicable federal or state law.
3. For value, HAS assigns with recourse, pledges, and grants a security interest in the chattel paper to USB to secure prompt payment and performance by HAS of its present and future obligations to USB. Any money paid on account of the chattel paper

(including payments, proceeds, and proceeds of eminent domain proceedings and insurance claims) after the date of this document is USB's cash collateral and is subject to delivery to USB upon demand.

4. HAS promises and agrees that it will (a) perform any duties that it may have under the chattel paper, (b) defend the validity of the chattel paper and the validity and priority of USB's security interest in the chattel paper against the claims of all other persons, (c) keep true and complete books and records of all disbursements, payments, and collections under the chattel paper, (d) turn over the cash collateral on USB's demand, (e) not forbear or forgive with respect to any maker's obligations under the chattel paper without USB's prior written consent, and (f) not modify expressly or by implication the terms of the chattel paper or grant any waivers with respect thereto. HAS will have the right to collect the money payable the makers under the notes under HAS is in default under its obligations to USB. At that point, USB may require that all payments be made directly to USB. USB will have the right to inspect HAS's books and records at all reasonable times. HAS will indemnify, defend, and hold harmless USB from all claims of loss, damage, liability, cost, and expense that may arise from or relate to administration and/or enforcement of the chattel paper.
5. HAS will be in default under this document if it fails to pay or perform any obligation owed by HAS to USB when such payment and/or performance is due. Upon such default, USB will have the right to collect cash collateral directly from the makers as it becomes due and to apply the same, net of reasonable collection costs (including attorney fees) to the obligations of HAS to USB in such order and amounts as USB may decide. HAS will indemnify and hold harmless any makers who comply with USB's payment instructions.

Home Advantage Services, L.L.C.

By

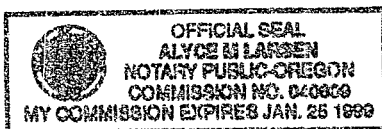
Patrick M. Gisler
Patrick M. Gisler
Manager Member

State of Oregon)

County of Deschutes)

ss.

This instrument was acknowledged before me on August 18, 1997, by Patrick M. Gisler, manager of Home Advantage Services, L.L.C. an Oregon limited liability company.



Alyce M. Larsen
Notary Public for Oregon

My commission expires: 01-25-99

Grantor: Refer to Exhibit "A" below
Trustee: Western Title & Escrow
Beneficiary: Steven Trono, who assigned to: Home Advantage Services, LLC (unless indicated otherwise in Exhibit "A" below)
Legal Description: Various properties located in Klamath County, Oregon

EXHIBIT "A"

GRANTOR	RECORD DATE	BOOK & PAGE	TRUST DEED AMT. & CURRENT BAL.
Allen, Marty I. & Patricia JoAnne Legal: Lot 47, Blk 1 Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	06/23/95 Due: 23rd	M95 16580	\$ 17,820.00 \$16992.51
Arntson, Morris A. Jr. and Arntson, Kory (dba: M&K Development) Legal: Lots 17 & 18, Blk 2 Tract 1098, Split Rail Ranchos	12/15/95 Due: 15th	M95 34247	\$ 31,680.00 \$30,744.73
Ball, Kevin M. and O'Connell, Erin E. (aka: Ball, Erin E.) Legal: Lot 57, Blk 1 Tract 1098, Split Rail Ranchos	10/16/95 Due: 20th	M95 28087	\$ 19,800.00 \$19,038.81
Bardell, Steven W. & Karin C. Legal: Lots 55 & 56, Blk 2 Tract 1098, Split Rail Ranchos	09/13/95 Due: 15th	M95 24776	\$ 33,660.00 \$4,266.48
Belmont, Jackie M. Legal: Lot 45, Blk 1 Tract 1098, Split Rail Ranchos	09/13/95 Due: 13th	M95 24780	\$ 14,500.00 \$13,803.71
Bennett, Ronald Ernest & Barbara Jane and Bennett, Richard Dean & Melanie Sue Legal: Lots 53 & 54, Blk 2 Tract 1098, Split Rail Ranchos	09/13/95 Due: 15th	M95 24784	\$ 27,720.00 \$26,794.08
Bishop, Andrew J. and Butkovsky, Gwenn F. Legal: Lots 58 & 59, Blk 1 Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	06/23/95 Due: 20th	M95 16590	\$ 35,000.00 \$33,516.01
Browning, David A. and Avila, Carolyn J. Legal: Lots 31 & 54, Blk 1 Tract 1098, Split Rail Ranchos	09/13/95 Due: 15th	M95 24788	\$ 27,225.00 \$26,480.44
Brinker, Jeremy N. Legal: Lots 43 & 44, Blk 2 Tract 1098, Split Rail Ranchos	11/17/95 Due: 17th	M95 31496	\$ 28,710.00 \$28,394.65
Carter, Gary W. & Jo Ann Legal: Lot 56, Blk 1, Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	06/23/95 Due: 23rd	M95 16585	\$16,500.00 \$12,833.83

EXHIBIT "A" (continued)

29992

GRANTOR	RECORD DATE	BOOK & PAGE	TRUST DEED AMT. & CURRENT BAL.
Davis, Paul H. and Mohr, Sally Dean Legal: Lot 19, Blk 1, Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	08/01/95 Due: 15th	M95 20090	\$14,850.00 \$14,140.79
Farah, Steven N. Legal: Lot 4, Blk 1 Tract 1098, Split Rail Ranchos	12/18/95 Due: 18th	M95 34427	\$100,000.00 \$100,117.71
Frischkorn, Johann E. Legal: Lot 33, Blk 1 Tract 1098, Split Rail Ranchos	06/24/96 Due: 01st	M96 18756	\$ 19,500.00 \$19163.13
Jolin, Marc Legal: Lot 35, Blk 2 Tract 1098, Split Rail Ranchos	07/08/96 Due: 08th	M96 20177	\$ 70,000.00 \$ 69,199.13
Kasey, E. Gene Legal: Lot 32, Blk 2 Tract 1098, Split Rail Ranchos	06/21/96 Due: 01st	M96 18576	\$ 18,500.00 \$18,213.09
Kernan, John E. Sr. & Donna K. Legal: Lot 50, Blk 2 Tract 1098, Split Rail Ranchos	11/17/95 Due: 17th	M95 31492	\$ 19,800.00 \$19,292.31
Klinepier, John & Bettie I. Legal: Lot 23, Blk 1 Tract 1098, Split Rail Ranchos	06/21/96 Due: 01st	M96 18571	\$ 16,500.00 \$16,390.35
Knight, Robert W. & Jan M. Legal: Lot 49, Blk 2 Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	06/23/95 Due: 23rd	M95 16568	\$19,800.00 \$18,598.94
Koenig, Richard E. & Loretta G. Legal: Lot 42, Blk 2 Tract 1098, Split Rail Ranchos	11/17/95 Due: 17th	M95 31500	\$ 14,850.00 \$14,811.81
Koppert, Ronald S. & Susan M. Legal: Lot 48, Blk 1, Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	06/23/95 Due: 23rd	M95 16573	\$ 17,820.00 \$16,612.75
Lopez, Reynaldo S. and Woods, Stephanie S. Legal: Lot 34, Blk 1 Tract 1098, Split Rail Ranchos	12/09/96 Due: 15th	M96 38352	\$ 19,500.00 \$19,344.04
McDonald, Kevin B. Legal: Lot 53, Blk 1 Tract 1098, Split Rail Ranchos	06/21/96 Due: 01st	M96 18566	\$ 17,750.00 \$17,279.94
Mallory, Kenneth H. & Susan D. Legal: Lots 51 & 52, Blk 2 Tract 1098, Split Rail Ranchos	09/13/95 Due: 20th	M95 24770	\$ 26730.00 \$26,007.24

EXHIBIT "A" (continued)

GRANTOR	RECORD DATE	BOOK & PAGE	TRUST DEED AMT. & CURRENT BAL.
Miller, J. D. Legal: Lots 62 & 63, Blk 1 Tract 1098, Split Rail Ranchos	05/24/96 Due: 24th	M96 15251	\$ 39,500.00 \$39,332.11
Nicolaysen, Nicolay R. and Nestor, Dawn J. Legal: Lots 2 & 61, Blk 1 Tract 1098, Split Rail Ranchos	10/16/95 Due: 01st	M95 28095	\$ 27,225.00 \$26,471.53
Puckett, Steven A. & Dacia H. Legal: Lot 46, Blk 1, Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	08/01/95 Due: 01st	M95 20085	\$19,800.00 \$18,719.67
Robinson, Kenneth C. & Diane M. Legal: Lots 45 & 46, Blk 2 Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	08/01/95 Due: 01st	M95 20100	\$28,700.00 \$27,608.61
Fisher, Joan L. (aka: Storts, Joan L.) Legal: Lot 41, Blk 2 Tract 1098, Split Rail Ranchos	11/17/95 Due: 17th	M95 31484	\$ 14,850.00 \$14,325.92
Toney, William A. and Elmore, Robin L. Legal: Lot 60, Blk 1 Tract 1098, Split Rail Ranchos	10/16/95 Due: 16th	M95 28091	\$ 11,250.00 \$3,748.18
Wayne, June C. Legal: Lot 44, Blk 1, Tract 1098, Split Rail Ranchos Beneficiary: Steven Trono, who assigned to: Home Advantage Financial Services, Inc., who assigned to: Home Advantage Services, LLC.	08/01/95 Due: 01st	M95 20095	\$13,000.00 \$12,722.88

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Home Advantage Services the 12th day
of Sept A.D., 19 97 at 1:51 o'clock PM., and duly recorded in Vol. M97
of Mortgages on Page 29989.

FEE \$175.00

By Bernetha G. Letsch, County Clerk
Kathleen Row