

After recording, return to:
Richardson Consulting Group
505 San Marin Dr #110
Navato, CA 94945

This instrument prepared by: Wilshire Credit Corporation

Contract: Pool 79

Jeanne M. McGinnis
1776 SW Madison Street
Portland, Oregon 97205
Account No. 393146

Name: IRVIN, DELORES A.

RECORD 3rd

ASSIGNMENT OF (DEED OF TRUST/MORTGAGE)

For value received, the undersigned WMFC 1997-2 Inc., a Delaware corporation (Beneficiary/Mortgagee) in the (Deed of Trust/Mortgage) listed on Exhibit 1, attached hereto, Assignor, with the address of 1776 SW Madison Street, Portland, Oregon 97205 hereby grants, assigns and transfers to: "Bankers Trust Company of California, N.A., as Trustee of Wilshire Mortgage Loan Trust 1997-2 under the Pooling and Servicing Agreement dated as of November 1, 1997",

as Assignee,

without representation, warranty or recourse, all of the Assignor's right, title and interest in and to the said (Deed of Trust/Mortgage) listed on the said Exhibit 1, together with the note or notes described or referred to in that (Deed of Trust/Mortgage), the money due and to become due thereon with interest, and all liens, security interests and rights accrued or to accrue under the said (Deed of Trust/Mortgage) recorded in the real property records of the jurisdiction in which the real property secured by such (Deed of Trust/Mortgage) is located, including, without limitation, those documents described in Exhibit 1 hereto.

Signed, sealed and delivered in the presence of:

WMFC 1997-2 Inc.

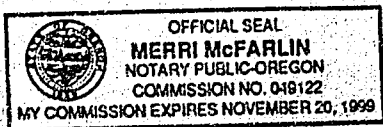

John McPhee Vice-President Operation

Witness:


Jennifer Maunu

**STATE OF OREGON
COUNTY OF MULTNOMAH**

Before me, on December 15, 1997 personally appeared John McPhee who, being duly sworn, did say that he is the Vice-President of Operations and that the above instrument was signed on behalf of WMFC 1997-2 Inc., a Delaware corporation, by authority of its board of directors and he acknowledged said instrument to be its voluntary act and deed.



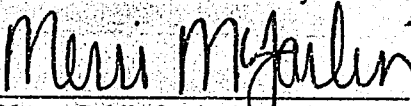

Notary Public for the State of Oregon

EXHIBIT 1

LOAN #: 393146
NIFRMRCGFLIN
WMFC 1997-2 INC.

State: OR County: KLAMATH

That certain instrument made by DELORES A IRVIN

Recorded : 3-6-97
Book: M9T
Page: 6686
If applicable, Instrument/Doc# :

Trustee, (if DOT & Required) :
If applicable, Township :
If applicable, Parcel/Tax ID# :

If NY, Section/Block/Lot #:

Property address: CORNER OF 4TH & STEVENS CRESCENT, OR 97733

In the event the property securing the Mortgage is in New York, this Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an assignment within the secondary mortgage market. The Assignee is not acting a nominee of the mortgagor and the Mortgage continues to secure a bona fide obligation.

In the event this property is in Tennessee, the principal indebtedness is zero for tax purposes.

In the event the property is in New Jersey or Pennsylvania, this document is subject to the right of equity of redemption, if any there be of said mortgagor and their heirs and assigns in the same.

In the event the property is in Florida or Pennsylvania, the precise residence of the within named Assignee is _____

See attached Exhibit "A"
for legal description.

EXHIBIT "A"

LOTS 7, 8 AND 9 IN BLOCK 32 CRESCENT, ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH
COUNTY, OREGON.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 27th day
of March A.D. 19 98 at 2:33 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 9986.

FEE \$20.00

Bernetha G. Letsch, County Clerk
By Kathleen Kozal