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PREPARED BY/RETURN TO: Empire Funding Corp.,
9737 Great Hills Trail, Austin, Texas 78759

Vol. M98 Page 13676

OREGON ASSIGNMENT OF TRUST DEED

98 APR 24 P 2:20

KNOW ALL MEN BY THESE PRESENTS, that EMPIRE FUNDING CORP (dealer), having an address of 9737 GREAT HILL TRAIL ("Assignor"), for legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby set over, transfer, and assign unto AMERUS BANK 418 SIXTH AVENUE DES MOINES 50309, and its successors and assigns, all right, title and interest of the Assignor in and to that certain Trust Deed, executed by GENE H. SMAGGE AND EDNA E. SMAGGE (borrowers), having an address of 5447 LOCKFORD DR. KLAMATH FALLS OR. 97603 in favor of ASSIGNOR on October 2, 1996, in the principal amount of \$15372.55 and encumbering upon and covering the following described real estate situated in KLAMATH County, Oregon, to wit:

LOT 4 IN BLOCK 2 OF LOCKFORD, TRACT 1228, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

which instrument is duly recorded in the office of the Record of Mortgages for the aforesaid County and State in Book No M96 Page 38008, Clerk's File/Other No. 29490 together with all right, title and interest of the Assignor in and to the indebtedness secured thereby, the contract evidencing the same, and the property therein described. IN WITNESS WHEREOF, these presents have been executed by and have set his/her/its hand and seal on April 9, 1998.

ASSIGNOR

Dealer Company Name: EMPIRE FUNDING CORP

Signature BY: [Signature]
Name: LISA CATHEY Title ASSISTANT VICE PRESIDENT

WITNESS Signature BY: _____

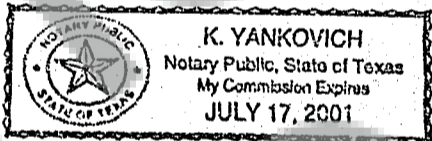


Name: DEBI JONES [Signature]

STATE OF TEXAS, COUNTY OF TRAVIS) SS (Corporations)

I, a Notary Public of the County and State aforesaid, certify that LISA CATHEY personally appeared before me this day and acknowledged that he/she is the ASSISTANT VICE PRESIDENT of EMPIRE FUNDING CORP., a corporation, and that by authority duly given and as the act of the corporation, he/she executed, signed and delivered the foregoing instrument for the purpose therein contained by signing the name of said corporation as such officer. Witness my hand and official stamp or seal, April 9, 1998.

NOTARY SEAL



[Signature]
Notary Public K. YANKOVICH
My Commission expires: JULY 17, 2001

INVESTOR S OREGON
KELLEY YANKOVICH
LOAN # 25612

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding Corp.
of April A.D., 19 98 at 2:20 o'clock PM., and duly recorded in Vol. M98
of Mortgages on Page 13676

FEE \$10.00

By [Signature] Bernetha G. Letsch, County Clerk