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Loan Number 093601492

98 MAY 20 AM 107

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WHEN RECORDED MAIL TO:
 CARRINGTON MORTGAGE SERVICES
 ATTN: DAWN SPENCER
 1600 PACIFIC AVENUE, SUITE 1900
 DALLAS, TX 75201 (214)220-7210

LOST DEED OF TRUST & NOTE INDEMNITY

The undersigned is the legal owner and holder of the Promissory Note in the original sum of FIFTY SIX THOUSAND FIVE HUNDRED THIRTY AND 00/100 DOLLARS (\$56,530.00) secured by a Deed of Trust dated May 16, 1997, executed by RICHARD CULPEPPER AND MARIE A. CULPEPPER, AS TENANTS BY THE ENTIRETY, Trustor(s), to AMERITITLE, Trustee, for the benefit of VALENTINE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, and recorded May 22, 1997 as Instrument No. 38107 in Book M97, Page 15774, AND RE-RECORDED ON JUNE 27, 1997 AS INSTRUMENT NUMBER 40213, VOLUME M97, PAGE 20194 of Official Records, in the office of the County Recorder of Klamath County, State of Oregon, and covering the following described real property situate in Klamath County, State of Oregon, to-wit:

LOT 11 IN BLOCK 1, TRACT NO. 1164, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The undersigned Beneficiary hereby certifies that the original DEED OF TRUST & NOTE hereinabove referred to has/have been lost or destroyed, and that a diligent search has been made and said document(s) cannot be located. The undersigned Beneficiary also certifies that the Note and Deed of Trust hereinabove described have not been assigned to another party.

The undersigned hereby agrees to hold and save said Trustee, or subsequent trustees as substituted under said Deed of Trust described hereinabove, harmless from and against any and all liability and loss it may suffer by reason of the fact that it is executing a reconveyance of the Deed of Trust recorded against that certain real property securing said instrument, without the surrender to said Trustee of the original DEED OF TRUST & NOTE.

Executed the date, February 13, 1998.

TRANSAMERICA MORTGAGE COMPANY

ATTEST: 1998

By:

Linda Hussein
 LINDA HUSSEIN
 ASSISTANT SECRETARY

By:

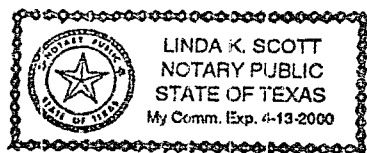
Gene O'Bannon
 GENE O'BANNON
 PRESIDENT

STATE OF TEXAS

COUNTY OF DALLAS

On February 13, 1998, before me, the undersigned, personally appeared GENE O'BANNON and LINDA HUSSEIN, known to me to be the PRESIDENT and ASSISTANT SECRETARY, respectively, of TRANSAMERICA MORTGAGE COMPANY, the corporation that executed and whose name is subscribed to the within instrument, and that said TRANSAMERICA MORTGAGE COMPANY executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

WITNESS my hand and Official Seal



Linda K. Scott
 Notary Public in and for the
 State of TEXAS

This document was prepared by:

EDWARD T. BURKE AND ASSOCIATES, ESQ.
 16001 PARK 10 PLACE, SUITE 101
 HOUSTON, TEXAS 77084



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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Edward T. Burke and Assoc. the 20th day
of May A.D., 19 98 at 11:07 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 17112.

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross