

TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, HOME EQUITY USA, INC., A RI CORPORATION, 6 Executive Park Drive, Suite 300, Atlanta, GA 30329 does hereby set over, transfer, and assign unto: CHEVY CHASE BANK, F.S.B., 7735 Old Georgetown Road, Bethesda, MD 20814 his/her/their heirs, executors, administrators or assigns all of its right, title and interest in and to that certain mortgage or trust deed, together with the note it was given to secure executed by WILLIAM T LUX and MARILYN LUX to HOME EQUITY USA, INC., A RI CORPORATION dated, 3/20/98 duly recorded in the Office of the Register of Deeds (or Clerk of Court), for KLAMATH County, State of OR, in Book No. M98, Page 9627 Instrument No. _____

Witness my hand and seal this 15th day of April 1998.

Witness: _____

Alnita Miller
Alnita Miller

Scott Ellerbee, Vice President

Witness: _____

Jim Harrison
Jim Harrison

ATTEST: _____

Frances Jones
Frances Jones, Assistant Secretary

STATE OF GEORGIA)

COUNTY OF FULTON)

Before me, a Notary Public in and for the State and County aforesaid, personally Scott Ellerbee appeared who, being duly sworn according to law, did depose and say that the foregoing Transfer and Assignment was duly executed for the purposes and consideration therein expressed.

SWORN TO AND SUBSCRIBED to before me this 15th day of April, 1998.

Notary Public: _____

Walter Clay Godoy
Walter Clay Godoy

NOTARY PUBLIC, FULTON COUNTY, GEORGIA
MY COMMISSION EXPIRES February 5, ~~2366~~ 2001

Record and Return to:
Emerald Mortgage Assistance Co.
1099 18th Street, Suite 2025
Denver, CO 80202

Account No. 24271291

XRF0310-011-0012

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the _____ day
of August A.D., 19 98 at 9:19 o'clock A M., and duly recorded in Vol. M98
of _____ Mortgages on Page 28481

FEE \$10.00

Bernetha G. Letsch, County Clerk

By Bernetha G. Letsch