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TRANSFER AND ASSIGNMENT

For valuable consideration in hand paid, receipt whereof is hereby acknowledged, HOME EQUITY USA, INC. A RI CORP., 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 LELA E MOORE and JAMES H MOORE to HOME EQUITY USA, INC. A RI CORP. dated, 10/15/97 duly recorded in the Office of the Register of Deeds (or Clerk of Court), for KLAMATH County, State of OR, in Book No. 498, Page 42911 Instrument No. _____.

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

Witness: Kimberly Phillips
Kimberly Phillips

Randy Griffith
Randy Griffith, Vice President

Witness: Maryann Bowblis
Secretary

ATTEST: Frances Jones
Frances Jones, Assistant

STATE OF GEORGIA)
COUNTY OF FULTON)

Before me, a Notary Public in and for the State and County aforesaid, personally Randy Griffith 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: Charline Mandeville
Charline Mandeville

NOTARY PUBLIC, FULTON COUNTY, GEORGIA
MY COMMISSION EXPIRES January 28, 2001

XRFD310-045-0015
Account No. 12899647

Record and Return to:
Emerald Mortgage Assistance Co.
1099 18th Street, Suite 1600
Denver, CO 80202

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Emerald Mortgagee the 13th day
of January A.D., 99 at 1:35 o'clock P.M., and duly recorded in Vol. m99
of Mortgages on Page 1205

Linda Smith, County Clerk

FEE \$10.00

by Kathleen Rose