

ASSIGNMENT AND TRANSFER OF DEED OF TRUST

Know All Men By These Presents;

That The United States of America (U.S. Department of Housing and Urban Development whose address is 52 Corporate Circle, Albany, NY 12203-5121), for legally and sufficient consideration, does hereby *grant, sell, assign, transfer, set over, and convey unto:*

COAST PARTNERS ACCEPTANCE CORPORATION

(601 California Street, Suite 1400, San Francisco, California 94104) its successors and assigns, all assignor's right, title and interest in and to one certain Mortgage or Deed of Trust dated JULY 10, 1995, executed by ROBERT S. BANKS AND WANDA S. BANKS (hereinafter referred to as "Mortgagor") in favor of SOUND HOME IMPROVEMENT CO., recorded in Volume/Book M95, Page 24024, OFFICIAL Records of KLAMATH County, OREGON and securing payment of that certain debt instrument executed by Mortgagor on even date therewith, in the original principal amount of \$13,900.00 and encumbering the real property described below, to-wit:

LOT 12 IN BLOCK 53, SECOND ADDITION TO HOT SPRINGS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Executed on Feb. 9, 1999

Attest (Witness):

By: Susan McManus
Name Susan McManus

By: Eleanor Bulson
Name Eleanor Bulson

THE UNITED STATES OF AMERICA

By: The Secretary of Housing and Urban
Development acting by and through the
Assistant Secretary for Housing

By: Lester J. West
Lester J. West, Director
ALBANY FINANCIAL OPERATION'S CENTER

State of New York
County of Albany

The foregoing instrument was acknowledged before me on Feb. 9, 1999, by LESTER J. WEST, Authorized Agent of the Secretary of Housing and Urban Development, acting on behalf of the United States of America, and who executed the foregoing instrument as the Authorized Agent of the Secretary of Housing and Urban Development, and acknowledge the same.

PREPARED BY & RETURN TO:

EMPIRE FUNDING CORP.
9737 Great Hills Trail
Austin, TX 78759
(800) 206-9004
JULIA GONZALEZ
660REASG.TAL.DOC

Loan No. 37449

HUD Case No. 505840112377

SS # 543-76-7178

Mary E. Ricchiuti
Notary Public

MARY E. RICCHIUTI
Notary Public, State of New York
No. 4870758
Qualified in Albany County
Commission Expires August 13, 1999

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Empire Funding the 25th day
of February A.D., 1999 at 2:25 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 6634

Linda Smith, County Clerk

FEE

\$10.00

by Kathleen Boer

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