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ASSIGNMENT AND TRANSFER OF MORTGAGE OR DEED OF TRUST

That The United States of America (U.S. Department of Housing and Urban Development whose Know All Men By These Presents; 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 SEPTEMBER 21, 1995, executed by CHARLES D. STEGMAN AND MELVA J. STEGMAN (hereinafter referred to as "Mortgagor") in favor of SOUND HOME IMPROVEMENT CO., recorded in Volume/Book M 96, Page 4893, 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 11, BLOCK 217, SECOND ADDITION TO MILLS IN THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON. Executed on February 26, 1999. THE UNITED STATES OF AMERICA By: The Secretary of Housing and Urban Attest (Witness): Development acting by and through the By: Norm meman Assistant Secretary for Housing Name Susan McManus Lester J. West, Director ALBANY FINANCIAL OPERATIONS CENTER Name Eleanor Bulson New York State of _ County of __Albany The foregoing instrument was acknowledged before me on February 26, 1999 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: Notary Public EMPIRE FUNDING CORP. MARY E. RICCHIUTT Notery Public, State of New York No. 4970758 Qualified in Albany County 9737 Great Hills Trail Austin, TX 78759 (800) 206-9004 Commission Expires August 13, SUSAN GOTTSCHALK 600REASGTAL DOC 41102 Loan No. _ HUD Case No. 505840140956 SS # <u>515-34-9527</u> STATE OF OREGON: COUNTY OF KLAMATH: 16th A. M., and duly recorded in Vol. м99 Filed for record at request of o'clock AD.,1999 March Linda Smith, County Clerk Mortgages \$10.00 FEE