

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT VETERANS CHOICE MORTGAGE INC., 2848 WASHINGTON RD., AUGUSTA, GA., 30909, PARTY OF THE FIRST PART IN CONSIDERATION OF THE SUM OF TEN DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION IN LAWFUL MONIES OF THE UNITED STATES OF AMERICA TO IT IN HAND PAID BY

CITIFED DIVERSIFIED INC.
IT'S SUCCESSORS AND OR ASSIGNS
905 EAST MARTIN LUTHER KING DR., STE 660
TARPON SPRINGS, FL., 34689

PART OF THE SECOND PART AT OR BEFORE THE ENSEALING AND DELIVERY OF THESE PRESENTS THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, HAS GRANTED, BARGAINED, SOLD, ASSIGNED, TRANSFERRED AND SET OVER AND BY THESE PRESENTS DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN, TRANSFER AND SET OVER UNTO THE SAID PARTY OF THE SECOND PARTY THAT CERTAIN SECURITY INSTRUMENT EXECUTED BY

MARY ANNE STILTNER

DATED JULY, 22ND 1998, AND FILED FOR RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF KLAMATH COUNTY, STATE OF OREGON, IN BOOK M 98, ON PAGE 27469 ON THE FOLLOWING DESCRIBED PROPERTY, TO WIT:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE.

TOGETHER WITH THE NOTE OR OBLIGATION DESCRIBED IN SAID SECURITY INSTRUMENT AND THE MONEY DUE AND TO BECOME DUE THEREON, WITH INTEREST ACCRUED AND COMING THEREON

TO HAVE AND TO HOLD THE SAME UNTO THE SAID PARTY OF THE SECOND PART ITS SUCCESSORS AND ASSIGNS FOREVER, THE SAID PARTY OF THE FIRST PART HAS CAUSED THESE PRESENTS TO BE SIGNED IN ITS NAME BY ITS OFFICER THIS 18TH DAY OF JANUARY 1999.

WITNESSES:

DUSTIN SHORTT

RITA KIERNAN

STATE OF FLORIDA
COUNTY OF PINELLAS

CITIFED DIVERSIFIED INC.

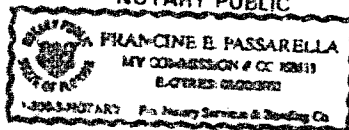
TAMMY EDWARDS, ASST. VP
905 E. M.L.K. DR., STE 660
TARPON SPRINGS, FL. 34689
ATTORNEY IN FACT FOR
VETERANS CHOICE MORTGAGE INC.

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 18TH DAY OF JANUARY 1999, BY TAMMY EDWARDS, ASSISTANT VICE PRESIDENT OF CITIFED DIVERSIFIED INC., AND AS ATTORNEY IN FACT FOR VETERANS CHOICE MORTGAGE INC., WHO IS PERSONALLY KNOWN TO ME AND WHO DID NOT TAKE AN OATH.

IN WITNESS WHEREOF, I HERETO SET MY HAND AND OFFICIAL SEAL IN SAID COUNTY AND STATE THIS 18TH DAY OF JANUARY 1999.

NOTARY PUBLIC

PREPARED BY MARK E JACKMAN
RETURN TO: CITIFED DIVERSIFIED INC.
905 E. M.L.K. DR., STE 660
TARPON SPRINGS, FL. 34689



11125

EXHIBIT A

ALL OF LOT 21 AND THE WESTERLY $\frac{1}{2}$ OF LOT 22,
BLOCK 12, HILLSIDE ADDITION TO THE CITY OF
KALMATH FALLS, IN THE COUNTY OF KLAMATH,
STATE OF OREGON AND AS FURTHER SHOWN ON THE
RECORD SURVEY NO. 4527

CODE 1, MAP 3809-29AA TL 6701

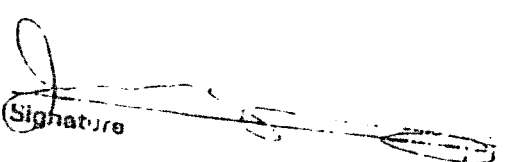
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11126

SPECIFIC POWER OF ATTORNEY

VETERANS CHOICE MORTGAGE INC.

(THE COMPANY) GA CORPORATION HEREBY DESIGNATED AND APPOINTS CITIFED DIVERSIFIED INC. (CDI), ITS SUCCESSORS AND ASSIGNS AS THE COMPANY'S TRUE AND LAWFUL AGENT AND ATTORNEY IN FACT WITH FULL POWER OF SUBSTITUTION AND WITH THE POWER AND AUTHORITY TO ENDORSE AND DELIVER PROMISSORY NOTES AND TO EXECUTE AND DELIVER ALL ASSIGNMENTS OF MORTGAGES AND OTHER SECURITY FOR SUCH PROMISSORY NOTES FUNDED AND SUBMITTED TO CDI, TO EITHER CDI ITSELF, ANY INVESTOR OR ANY OTHER PERSON OR ENTITY AND TO EXECUTE AND DELIVER ANY AND ALL PAPERS AS SHALL CDI OR ITS SUBSTITUTES SHALL DEEM NECESSARY, APPROPRIATE OR INCIDENTAL TO THE ADMINISTRATION AND EXECUTION OF ANY OF THE COVENANTS, AGREEMENTS OR TRANSACTIONS PROVIDED FOR IN OR CONTEMPLATED BY THE MORTGAGE PURCHASE AGREEMENT WHICH IS HEREBY INCORPORATED HEREIN IN; IN THE COMPANY'S NAME, PLACE, AND STEAD AND AT ANY TIME AND FROM TIME TO TIME, AND ANY SUCH ACT BY CDI, ITS SUCCESSORS, SUBSTITUTES OR ASSIGNS, SHALL HAVE THE SAME FORCE AND EFFECT AS IF DONE BY THE COMPANY ITSELF PURSUANT TO A DULY ADOPTED OF ITS THE - INCUMBENT BOARD OF DIRECTIONS. THIS SPECIFIC POWER OF ATTORNEY IS COUPLED WITH AN INTEREST FOR SO LONG AS THE COMPANY IS OBLIGATED TO CDI, ITS SUCCESSORS OR ASSIGNS UNDER OR IN RESPECT TO THE MORTGAGE PURCHASE AGREEMENT, AND SHALL BE IRREVOCABLE FOR SUCH DURATION.


Signature

James C. Young, President
Printed Name and Title

STATE OF OREGON, ss
County of Klamath

Filed for record at request of:

Citifed Diversified

the 30th day of March A.D. 1999
at 2:47 o'clock P
in Vol. M99 of Mortgages on Page 11124
Linda M. Smith, County Clerk

By Kathleen Ross

Fees \$20.00

Deposited