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Idaho Falls, ID 83401

MIN# 100025600036279730 MERS VRU PHONE #: 1-888-679-6377

14882

Loan No. 981060170 [995958556 PHLMC]

The undersigned hereby covenants to and with said assignee that the undersigned is the beneficiary or his successor in interest under said trust deed and is the owner and holder of the beneficial interest therein; that he has good right to sell, transfer and assign the same, as aforesaid.

In construing this instrument and whenever the contest hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS WHEREOF, undersigned has hereunto set his hand; if the undersigned is a corporation, it has caused its corporate name to be signed by its officers duly authorized thereunto by order of its Board of Directors.

DATED: MARCH 12, 1999, But effective MARCH 16, 1999.

FORMERLY KNOWN AS FIRST STAR BANK, FSB A FEDERALLY CHARTERED SAVINGS BANK
FORMERLY KNOWN AS FIRST SECURITY SAVINGS BANK, FSB A FEDERALLY
CHARTERED SAVINGS BANK

By Aldean Wheeler
ALDEAN WHEELER
 SECRETARY

By Carla Teneyck
CARLA TENEYCK
 VICE PRESIDENT

STATE OF IDAHO

COUNTY OF JEFFERSON

SS

On MARCH 12, 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared CARLA TENEYCK known to me to be the person who executed the within instrument as the VICE PRESIDENT, and ALDEAN WHEELER known to me to be the person who executed the within instrument as the SECRETARY of the Corporation that executed the within instrument and acknowledged to me that the Corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS and official seal.

GINGER NEIBAUR (COMMISSION EXP. 06-22-04)
 NOTARY PUBLIC
 (NR110R)

GINGER NEIBAUR
 NOTARY PUBLIC
 STATE OF IDAHO

P-S.001.9227
 C-S.749.0001

J-FS780A.S.09227

MD# 100026600036279730 MERS VRD PHONE #: 1-888-579-6377

STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of AssetLink Process Serv. the 22nd day
 of April A.D. 1999 at 1:03 o'clock P. M., and duly recorded in Vol. 499
 of Mortgages on Page 14881

FEE \$15.00

by Linda Smith
 Linda Smith, County Clerk