

FOR VALUE RECEIVED, the undersigned who is the beneficiary of beneficiary's successor in interest under that certain trust deed dated June 21, 1998, executed and delivered by Robert P. Jones and Elizabeth M. Jones, grantor, to Western Title & Escrow, trustee, in which United States National Bank of Oregon is the beneficiary, recorded on June 29, 1994, in book/reel/volume No. M94 on page 20239 or as fee/title/instrument/microfilm/reception No. _____ (indicate which) of the Mortgage Records of Klamath County, Oregon, and conveying real property in said county described as follows:

Lots 22, Block 2, Tract 1098-Split Rail Ranchos, Klamath County, Oregon

Hereby grants, assigns, transfers and sets over to Home Advantage Financial Services, Inc., hereinafter called assignee, and assignee's heirs, personal representatives, successors and assigns, all the beneficial interest in and under said trust deed, together with the notes, moneys and obligation therein described or referred to, with the interest thereon, and all rights and benefits whatsoever accrued or to accrue under said trust deed.

The undersigned hereby covenants to and with said assignee that the undersigned is the beneficiary or beneficiary's successor in interest under said trust deed and is the owner and holder of the beneficial interest therein and has the right to sell, transfer and assign the same, and the note or other obligation secured thereby, and that there is now unpaid on the obligation secured by said trust deed the sum of not less than \$ 0.00 with interest thereon from March 25, 1999.

In construing this instrument and whenever the context hereof so requires the singular includes the plural.

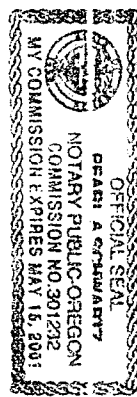
IN WITNESS WHEREOF, the undersigned has hereunto executed this document; if the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by order of its board of directors.

DATED: 3/30, 1999

UNITED STATES NATIONAL BANK OF OREGON

By: [Signature]

Title: VP



STATE OF OREGON, County of Multnomah) ss
This instrument was acknowledged before me on _____, 19____

by _____
This instrument was acknowledged before me on March 30, 1999
by Steven Plambeck
as Vice President
of U.S. Bank Corporate Banking

[Signature]
Notary Public for Oregon
My commission expires May 15, 2001

ASSIGNMENT OF TRUST DEED
BY BENEFICIARY

099-46

Assignor

Assignee

(DON'T USE THIS
SPACE, RESERVED
FOR RECORDING
LABEL IN COUNTIES
WHERE USED.)

State of Oregon, County of Klamath
Recorded May 3, 1999, at 2:58 PM
at the referenced page, Vol. M99.
Linda Smith, County Clerk
Fee \$ 10.50

AFTER RECORDING, RETURN TO:
Home Advantage Financial Services
P.O. Box 7
Bend, OR 97709

Linda Smith
NAME Title
By Deputy