

Loan No. 1949205084 (980141758) [1669684320 FNMA]

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: JULY 9, 1999, But effective JULY 1, 1999.

FLAGSTAR 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 JULY 9, 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
(NMRI. OR)

GINGER NEIBAUR
☆ NOTARY PUBLIC ☆
STATE OF IDAHO

P=S.052.002
C=S.255.0001

J=FS796.S.01508

State of Oregon, County of Klamath
Recorded 8/11/99, at 10:51 a.m.
In Vol. M99 Page 32329
Linda Smith,
County Clerk Fee \$ 15 KR