

After recordation please return to: Key Bank USA NA 8757 Red Oak Blvd. Ste.250 Charlotte, NC 28217.

This form was prepared by: Sara Sawyer for Key Bank USA NA, address: 8757 Red Oak Blvd. Ste.250 Charlotte, NC 28217, telephone number: 800-784-6494.

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For Value Received, the undersigned holder of a Mortgage (Deed of Trust) (Security Instrument), (herein known as "Assignor") whose address is 5831 CREATER LAKE HWY., OR 97502

_____, does hereby grant, sell, assign, transfer and convey, unto Key Bank USA, NA, a National Bank organized and existing under the laws of the United States (herein known as "Assignee"), whose address is 8757 Red Oak Blvd., Suite 250, Charlotte, North Carolina 28217, a certain Mortgage (Deed of Trust) (Security Instrument), dated 8/3/99, made and executed by MICHAEL G. ZAKOUR

to and in favor of BACKYARD DREAMS/WESTERN HOMES upon the following described property situated in KLAMATH County, State of OR:

such Mortgage (Deed of Trust) (Security Instrument) having been given to secure payment of \$ 29092.00

(Include the Original Principal Amount) which Mortgage (Deed of Trust) (Security Instrument) is of record in Book, Volume, or Liber No. _____, at page _____ (or as No. _____) of the _____ Records of _____ County, State of _____, together with the note (s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage (Deed of Trust) (Security Instrument).

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above described Mortgage (Deed of Trust) (Security Instrument).

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage (Deed of Trust) (Security Instrument) on 8-29-99.

Backyard Dreams/Western Homes
"Assignor" (Company Name)

WITNESS: [Signature]

Stephen King
"Assignor" (Print Name and Title)

WITNESS: [Signature]

By: [Signature] L.S.
"Assignor" (Signature)

I, A Notary public of Klamath county and State of Oregon, certify that Stephen King personally came before me, this day and acknowledged that s(he) is the owner and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its owner, sealed with its corporate seal (L.S.) and attested by _____ as its _____
Witness my hand and official seal, this 29 day of Sept 1999.

My Commission Expires: 12/17/01

Tamara L. McDaniel
(Notary Public)

--Space Below This Line Reserved for Acknowledgment --



35399

LEGAL DESCRIPTION

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH,
STATE OF OREGON, DESCRIBED AS:

LOT 23, BLOCK 9, TRACT NO. 1064, FIRST ADDITION TO GATEWOOD,
IN THE COUNTY OF KLAMATH, STATE OF OREGON.

State of Oregon, County of Klamath
Recorded 9/2/99, at 9:22 a.m.
In Vol. M99 Page 35399
Linda Smith,
County Clerk Fee \$ 15.00