

TRANSFER OF LIEN

Date: August 3, 1999

Holder of Note and Lien: Colonial Financial Services, Inc.

Holder's Mailing Address: P. O. Box 140276
Irving, Dallas County, TX 75014

Transferee: Associates Financial Services
Company, Inc.

Transferee's Mailing Address: P.O. Box 142139
Irving, Dallas County, TX 75014

Original Note:

Date: August 21, 1996

Original Amount: \$35,500.00

Maker: Robert Keith Shipton, Sondra H. Shipton, Steve H.
Everitt and Janet D. Everitt

Payee: Trustee of the Dixon Living Trust

Unpaid Principal and Interest: As therein provided

Date of Maturity: As therein provided

Note and Lien Are Described in the Following Documents. Recorded In:

Vendor's Lien retained in Deed from The Dixon Living Trust, to Robert Keith Shipton and Sondra H. Shipton, husband and wife as to an undivided $\frac{1}{2}$ interest and Steve H. Everitt and Janet D. Everitt, husband and wife as to an undivided $\frac{1}{2}$ interest, dated August 21, 1996, and recorded in Volume M96, Page 27462, Microfilm Records of Klamath County, Oregon, securing the payment of one certain promissory note of even date therewith in the principal amount of \$35,500.00, payable to the order of Trustee of The Dixon Living Trust as therein provided. Said Note being additionally secured by a Deed of Trust of even date therewith recorded in Volume M96, Page 27463, Microfilm Records of Klamath County, Oregon.

Property (including any improvements) Subject to Lien:

Lot 15 in Block 301 of Darrow Addition to the City of Klamath Falls, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

Prior Lien(s) (including recording information): NONE

For value received Holder of the note and lien transfers them to Transferee, warrants that the lien is valid against the property in the priority indicated, and represents that the unpaid principal and interest on the note are correctly stated.

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When the context requires, singular nouns and pronouns include the plural.

Dated the 3RD day of August, 1999.

Colonial Financial Services, Inc.

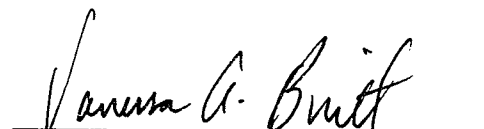

Susan D. DeLaGarza, Secretary

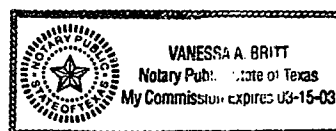
(Acknowledgment)

STATE OF TEXAS
COUNTY OF DALLAS

On this 3rd day of August, 1999, before me personally appeared Susan D. DeLaGarza, who acknowledged that she is the Secretary of Colonial Financial Services, Inc., a Texas corporation, and that the foregoing instrument was duly executed on behalf of said corporation as its free act and deed.

My commission expires:


Notary Public, State of Texas



State of Oregon, County of Klamath
Recorded 9/20/99, at 2:51 p. m.
In Vol. M99 Page 37346
Linda Smith,
County Clerk Fee \$ 15.00

AFTER RECORDING RETURN TO:

Colonial Financial Services, Inc.
P.O. Box 140276
Irving, Texas 75014
(972) 556-1200

Attn: Liso Gray