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After Recording Return to:

The Associates

250 E. Carpenter Freeway

Irving, Texas 75062

ASSIGNMENT OF TRUST DEED BY BENEFICIARY OR BENEFICIARY'S SUCCESSOR IN INTEREST

FOR VALUE RECEIVED, the undersigned who is the beneficiary or beneficiary's successor in interest under that certain trust deed dated October 10, 1989, executed and delivered by Marion F. Hubbard and Doreen A. Hubbard, husband and wife, grantór, to Aspen Title and Escrow, trustee, in which Mellon Financial Services Corporation is the beneficiary, recorded on October 16, 1989, in book/reel/volume No. M-89 on page 19633 or as fee/file/instrument/microfilm/reception No. 6495 (indicate which) of the Mortgage Records of Klamath County, OREGON, and conveying real property in said county described as follows:

Lot 642, Block 119, Mills Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon. Code 1 Map 3809-33DA TL 3200.

hereby grants, assigns, transfers and sets over to Associates Home Equity Services, Inc., hereinafter called assignee, and assignee's representatives, successors and assigns, all of the beneficial interest in and under said trust deed, together with the notes, moneys and obligations 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 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 obligations secured by said trust deed the sum of not less than \$______ with interest thereon from ______, 19___.

IN WITNESS WHEREOF, the undersigned has hereunto executed this document and affixed its seal by an officer duly authorized to do so by order of its board of directors.

Dated: November 18, 1999

Associates Financial Services Company, Inc., Successor in Interest through Merger to Mellon Financial Services Corporation

Executed in the presence of:

Ruby Wade Witness

'Kathleen A. Timken Vice President

Deporab Jones witness

[Corporate Seal]

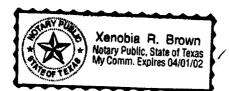
STATE OF TEXAS, COUNTY OF DALLAS}

On the 18th day of November, 1999, Kathleen A. Timken personally known, who being duly sworn, did say that she is a Vice President of Associates Financial Services Company, Inc., Successor in Interest by merger through Mellon Financial Services Corporation the within named corporation, and that the seal affixed to said instrument is the corporate seal of said corporation, and that the said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and acknowledges said instrument to be the free act and deed of said corporation.

Notary Public,

My Commission expires: 04/01/02

[Notary Seal]



State of Oregon, County of Klamath Recorded 1/3 /00, at 3:/3 ρ.m. In Vol. M00 Page 12 Ψ Linda Smith,

County Clerk Fee\$ 15.00