

2000 FEB 18 PM 2:02

Vol. M00 Page 5316

Name ComUnity Lending, Incorporated
Street P.O. Box 53130
Address San Jose, CA 95153
City & Post Purchase Documentation
State

State of Oregon, County of Klamath
Recorded 2/18/00, at 2:02 p.m.
In Vol. M00 Page 5316
Linda Smith,
County Clerk Fee \$ 26⁰⁰

After Recording Return To:

Ref: **PEELLE MANAGEMENT CORPORATION**
ASSIGNMENT JOB #90603
P.O. BOX 1710
CAMPBELL, CA 95009-1710
1-408-866-6868

Corporation Assignment of Deed of Trust *36-035*
For Value Received, Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for
ComUnity Lending, Incorporated
its successors and assigns, hereby assign and transfer to [Signature]
its successors and assigns, all its right, title and interest in and to a certain deed of trust executed by
JAMES E. HERBERT AND PATRICIA L. HERBERT, AS TENANTS BY THE ENTIRETY
and bearing the date of the 6TH day of JULY A.D.1999 and recorded on the
16TH of JULY 1999 as Instrument No. _____
in book M99, page 28438, in the office of the Recorder of KLAMATH
County, Oregon.
AS DESCRIBED AND REFERRED TO IN THE DEED OF TRUST. *1923/91*
Signed on the 6TH day of JULY A.D.1999 *4397*
Mortgage Electronic Registration Systems, Inc. (MERS)

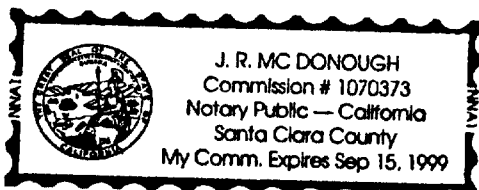
By [Signature]
Jack Ferguson, Assistant Secretary

State of California
County of Santa Clara

On the 6TH day of JULY 1999
a Notary Public, personally appeared Jack Ferguson before me, J.R. McDonough,
did say that he or she is the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and that said instrument
was signed on behalf of said corporation.

(This area for official notary stamp)

Witness my hand and official seal



[Signature]
Signature of Notary

4 **BANK ONE, NATIONAL ASSOCIATION (formerly known as The**
First National Bank of Chicago), as Trustee
1 Bank One Plaza, Suite IL 1-0126 (RFC), Chicago, Illinois 60670-0126

MIN: 1000285-8160019011-5

MERS Phone: 1-888-679-6377

WHEN RECORDED MAIL TO:

ComUnity Lending, Incorporated
P.O. Box 53130
San Jose, CA 95153
Attn: Post Purchase Documentation
Loan No. 816-00-19011-3A

CERTIFIED TO BE A TRUE &
EXACT COPY OF THE ORIGINAL
BY AMERITITLE

[Space Above This Line For Recording Data]

MIN: 1000285-8160019011-5

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JULY 6TH, 1999. The grantor is
JAMES E. HERBERT AND PATRICIA L. HERBERT, AS TENANTS BY THE ENTIRETY

The trustee is **AMERITITLE** ("Borrower").
The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. ("Trustee").
ComUnity Lending, Incorporated, a California Corporation,
("Lender") is organized and existing under the laws of **California,** and has an address of
175 Bernal Road, Suite 260, San Jose, California 95119.
Borrower owes Lender the principal sum of **SIXTY-EIGHT THOUSAND FOUR HUNDRED AND 00/100*******
Dollars (U.S. \$ **68,400.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **AUGUST 1ST, 2029.**
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in
KLAMATH County, Oregon:

LOT 5 IN BLOCK 15 OF FIRST 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

PARCEL NO.: 3809 029CD 10400

which has the address of **704 MT WHITNEY STREET, KLAMATH FALLS** [Street, City]
Oregon **97601** ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.