Recording Requested By, and Record and Return To: Shirley A. Gerwin Hanover Capital Partners Ltd. - DMN Division Wali Street Post Office Box 986

New York, NY 10268-0980

Phone: (212) 225-0766 Fax: (212) 732-4728

CHASE - BULK LOANS #1



1155063423

OR

KLAMATH

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RECORDING COVER PAGE FOR ASSIGNMENT OF DEED OF TRUST

This Recording Cover Page is attached to and made a part of the Assignment of **DEED OF TRUST** for the sole purpose of satisfying Recorders margin requirements and to provide adequate space for the clear and precise application of Recording stamps and seals.

AFTER RECORDING RECORD AND RETURN TO: DOCUMENT MANAGEMENT NETWORK A division of HANOVER CAPITAL WALL STREET POST OFFICE BOX 980 NEW YORK, NY 10268-0980

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November 23, 1999

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

CORPORATION ASSIGNMENT OF MORTGAGE/DEED OF TRUST

For Value Received, the undersigned whose address is: 2450 Del Paso Road, 2nd Floor, Sacramento, CA 95834, Hereby grants, assigns and transfers to: CHASE MORTGAGE HOLDINGS, INC.

whose address is 343 Thornall St., Edison, NJ 08837, all beneficial interest under that certain Mortgage/Deed of Trust dated December 18, 1998, in the amount of \$63,000.00, executed by Borrower, CLAUDE RATCLIFF and MARJORIE RATCLIFF, and Original Lender/Trustee, TMS Mortgage, Inc., dba The Money Store, recorded in Book 1999, Page 536, on 12799 in the Official Records in the Klamath County Register of Deeds' Office, State of OREGON, describing land therein as: 5526 AVALON ST, KLAMATH FAL, OR 97603.

SEE ATTACHED LEGAL DESCRIPTION

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

TMS Mortgage, Inc., dba The Money Store

C. HOWELL

COMMISSION #1209180 NOTARY PUBLIC - CALIFORNIA SACRAMENTO COUNTY MY COMM. EXPIRES JAN 24, 2003

. Witness

State of: County of: California Sacramento

On November 23, 1999 before me the undersigned, notary public, personally appeared Karen Huff, Assistant Vice President of TMS Mortgage Inc., DBA The Money Store, who resides at 2450 Del Paso Road, 2nd Floor, Sacramento, CA 95834, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

, Notary Public

Borrower(s):

CLAUDE RATCLIFF and MARJORIE RATCLIFF 0105901136

Loan Number: Prepared by:

Dak Holbrook / The Money Store, (800)562-6937, 2450 Del Paso Road, 2nd Floor,

Sacramento, CA 95834

EXHIBIT "A" DESCRIPTION OF PROPERTY

A tract of land situated in Lot 11 of ALTAMONT SMALL FARMS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at a point that is North 100 feet from the Southeast corner of Lot 11, said point being on the East line of said Lot 11; thence continuing North along the said East line, 100 feet; thence West 350 feet parallel to the South line of said Lot; thence South parallel to the East line of said Lot 100 feet, thence East parallel to the South line of said Lot, 350 feet to the point of beginning.

State of Oregon, County of Klamath Recorded 07/13/01 at 10:08a. m. In Vol. M01 Page 34062 Linda Smith County Clerk Fee\$ 3100