Recording Requested By / Return To: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710

Assignment of Deed of Trust

For Good and Valuable Consideration, the sufficiency of which is hereby acknowledged, the undersigned,

IRWIN UNION BANK AND TRUST COMPANY, an Indiana banking corporation (Assignor) whose address is 500 Washington Street, Columbus, IN 47201 by these presents does convey, grant, bargain, sell, assign, transfer and set over the described deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon to:

NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, (Assignee) as Indenture Trustee under the Irwin Home Equity Loan Trust 1999-3 pursuant to the Indenture dated as of November 30, 1999, between the Irwin Home Equity Loan Trust 1999-3, as Issuer, and Norwest Bank Minnesota, National Association, as Indenture Trustee and located at Norwest Center, Sixth and Marquette, Minneapolis, Minnesota 55479

SAID deed of trust is recorded in the State of OR, County of Klamath on 09/09/99 as Book/Vol/liber M99 on page 36126 Original Trustor: ROBERT E NIERAETH, SUZETTE E NIERAETH Original Beneficiary: IRWIN UNION BANK AND TRUST COMPANY

Date of deed of trust: 07/20/99

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed by its proper officer who was duly authorized by a resolution of its board of directors.

Dated: 08/06/2001 IRWIN UNION BANK AND TRUST COMPANY

Carney Vice President

State of California County of Contra Costa

On 08/06/2001, before me, the undersigned, a Notary Public for said County and State, personally appeared James L. Carney, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of IRWIN UNION BANK AND TRUST COMPANY, and that he executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of IRWIN UNION BANK AND TRUST COMPANY.

WYL) // y: Tamar M. Gonis Nowary: Commission Expires November 16, 2004

TAMER M. GONIS COPERIOSION 1284148

Prepared by: E.N. Harrison, Peelle Management Corp., P.O. Box 1710, Campbell, CA 1st LN#: 0001091907

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State of Oregon, County of Klamath Recorded 10/02/01 at 9:28a. m. In Vol. M01 Page 50254 Linda Smith, Fee\$ 2/00 County Clerk