

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,

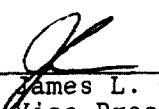
IRWIN UNION BANK AND TRUST COMPANY, an Indiana banking corporation (Assignor)
whose address is 500 Washington Street, Columbus, IN 47201
by these presents does convey, grant, bargain, sell, assign, transfer and set over the described
deed of trust, together with the certain note(s) described therein 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 04/05/00 as Book/Vol/liber M00 on page 11211
Original Trustor: CHRISTINA FRENGER, GARY FRENGER
Original Beneficiary: IRWIN UNION BANK AND TRUST COMPANY

Date of deed of trust: 08/05/99


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.

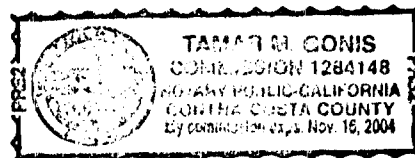
Dated: 08/06/2001
IRWIN UNION BANK AND TRUST COMPANY

By: 
James L. 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.


Notary: Tamar M. Gonis
My Commission Expires November 16, 2004



Prepared by: E.N. Harrison, Peelle Management Corp., P.O. Box 1710, Campbell, CA
1st LN#: 0001094318
FINAL SA.inv ihec774 90774 2 080601 Inv: 99-3 36-035 OR Klamath 266

State of Oregon, County of Klamath
Recorded 10/02/01 at 9:28 a.m.
In Vol. M01 Page 50255
Linda Smith,
County Clerk Fee\$ 21⁰⁰

21⁰⁰