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When Recorded Mail To:
Attn: Janet
PO Box 5210
Klamath Falls OR 97601

mtc 55322 - m

SPACE ABOVE THIS LINE FOR RECORDER'S USE

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to
WASHINGTON MUTUAL HOME LOANS, INC., AND/OR ITS SUCCESSORS AND/OR ASSIGNS, AS
THEIR INTEREST MAY APPEAR

1945 WEST PALMETTO ST, FLORENCE, SC 29501
certain Deed of Trust dated October 19, 2001
executed by Gary R. Penny

, whose address is
, all beneficial interest under that

, Grantor, to Amerititle
recorded on October 24, 2001

, and recorded in Book/Volume No. M01 ,
page(s) 54048 , as Document No.

County Records, State of
on real estate legally described as follows:

, KLAMATH
Oregon

Lots 1, 2 and 3 in Block 22 of SECOND 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.

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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 Deed of Trust.

BY SIGNING BELOW, Lender accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Assignment of Deed of Trust.

DATED: October 31, 2001

South Valley Bank & Trust

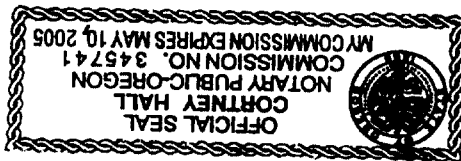
Vergie Wright Stepahin

VERGIE WRIGHT STEPAHIN
VP/REAL ESTATE MANAGER

STATE OF OR., *****KLAMATH*****County ss:

On October 31, 2001 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared*****VERGIE WRIGHT STEPAHIN***** , who, being duly sworn, did say that he/she is the *****VP/REAL ESTATE MANAGER*****

of the corporation named herein which executed the within instrument and that said instrument was signed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.



(Official Seal)

Cortney Hall
Notary Name: Cortney Hall
Notary Public for the state of OREGON
My commission expires: 5/10/05