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ASSIGNMENT OF DEED OF TRUST

Residential Loan Program
Oregon Housing and Community Services Department
State of Oregon

FOR VALUE RECEIVED, SOUTH VALLEY BANK AND TRUST

Assignor, assigns to the OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, all its beneficial interest in the property described in that Deed of Trust dated JANUARY 7, 2002, executed by KENNETH C. USHER AND CAROL S. USHER, Grantor, to ASPEN TITLE & ESCROW, INC., Trustee, recorded 1-9-02 in book/reel M02, page 1443, or as fee no. _____ of the Mortgage Records of KLAMATH County, Oregon, including the promissory note described in the Deed of Trust.

Date: JANUARY 4, 2002

SOUTH VALLEY BANK AND TRUST

Approved Lender Name

By: _____

Authorized Signature

VERGIE WRIGHT-STEPAHIN

Name

SOUTH VALLEY BANK AND TRUST

Title

STATE OF OREGON

County of KLAMATH)
) ss

On JANUARY 4, 2002, before me, the undersigned, a Notary Public in and for said County and State, personally appeared VERGIE WRIGHT-STEPAHIN, who being sworn stated that he/she is the VICE PRESIDENT, REAL ESTATE MANAGER of assignor corporation and that he/she certifies that this assignment was voluntarily signed on behalf of the assignor corporation by authority of its board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL



Cortney Hall

Notary Public in and for said County and State

My Commission expires: May 10, 2005

After recording return to:

SOUTH VALLEY BANK AND TRUST

P.O. BOX 5210

KLAMATH FALLS OR 97601

State of Oregon, County of Klamath
Recorded 01/09/2002 2:45 p m.
Vol M02, Pg 1457
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

21A