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This instrument prepared by:

PAUL, HASTINGS, JANOFKY & WALKER LLP  
75 East 55<sup>th</sup> Street  
New York, New York 10022

Assignee's Address:

pk. Vanderbilt Mortgage and Finance, Inc.  
500 Alcoa Trail  
Maryville, Tennessee 37804

# 952522

**ASSIGNMENT**

**ASSOCIATES HOUSING FINANCE, LLC**, a Delaware limited liability company, ("ASSIGNOR"), in consideration of One and 00/100 Dollars and other good and valuable consideration paid by **VANDERBILT MORTGAGE AND FINANCE, INC.**, a Tennessee corporation ("ASSIGNEE"), hereby assigns, transfers and conveys unto ASSIGNEE the following mortgage or deed of trust:

CHERYL BERNAL

Borrower(s)/Grantor(s): TOM BERNAL Assignor Acct # 043685202118096

Mortgage Date: 9-8-97 Mortgage Recording Date: 9-22-97

Recording Office: Klamath County OR

Recording Information: Book/Instrument 15630, Vol. M97 Page 30954-30958

Together with the bond or obligation described in the Mortgage and the moneys due and to grow thereon with the interest. ASSIGNOR declares that it is the beneficiary of the Mortgage and the holder of the obligations secured thereby and that the Mortgage has not been previously assigned by ASSIGNOR. To have and to hold the same unto ASSIGNEE and its successors, legal representatives and assigns forever. This Assignment is given pursuant to a certain Loan Purchase Agreement, dated November 29, 2001, between ASSIGNOR and ASSIGNEE and is without recourse except as provided therein.

In Witness Whereof, ASSIGNOR has executed this instrument as of the 19th day of December 2001.

8052

ATTEST

STATE OF TENNESSEE  
COUNTY OF KNOX

ASSOCIATES HOUSING FINANCE, LLC

By: James Joiner

Name: James Joiner  
Title: Vice President

State of Oregon, County of Klamath  
Recorded 01/30/2002 8:56 a m.  
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Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

Before me, the undersigned Notary Public of the state and county aforesaid, personally appeared James Joiner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be the Vice President (or other officer authorized to execute the instrument) of Associates Housing Finance, LLC, the within named bargainor, a limited liability company, and that he/she as such Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the limited liability company by himself/herself as Vice President.

Witness my hand and seal, this 19th day of December, 2001.

My commission expires July 31, 2002

My commission expires: \_\_\_\_\_

[Signature]  
Notary Public

