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ASSIGNMENT OF DEED OF TRUST

State of Oregon, County of Klamath
Recorded 04/29/2002 3:07 p m.
Vol M02, Pg 25387
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

STATE OF Oregon)
COUNTY OF Klamath)

WHEREAS, on the 13th day of March A.D., 2002,
Andrew P. Brakora and Ann L. Brakora, as tenants by the entirety
did execute one certain note, described as follows:

Being in the principal sum of \$ 178,000.00 payable to the order of
Highland Community Federal Credit Union in monthly installments and bearing
interest as therein provided; and which said note is described in a certain Deed of Trust executed by
Andrew P. Brakora and Ann L. Brakora, as tenants by the entirety to
AMERITITLE Trustee, and recorded in Volume M02 Page
15682 Records of Deed of Trust or County Clerk File No. _____ of Klamath
County, Oregon, and secured by the Deed of Trust lien therein expressed on the following
described lot, or parcel of land, situated in the County of Klamath State of
Oregon, to wit:

Lot 21 in Block 3 of TRACT 1120-2nd ADDITION TO EAST HILLS ESTATES, according
to the official plat thereof on file in the office of the County Clerk of
Klamath County, Oregon.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That _____
Highland Community Federal Credit Union acting herein by and
through a duly authorized officer, for and in consideration of the sum of \$10.00 and other good and valuable
consideration to it in hand paid, the receipt of which is hereby acknowledged and confessed does hereby transfer,
convey, set over and assign unto

OCUL Services, Inc.

the above described note, together with above described mortgage lien, and all other rights, title and interest that it
may have in and to the above described property and in and to the personal property located thereon.

TO HAVE AND TO HOLD unto the said grantee said above described note, together with all and singular the lien,
rights, equities, title and estate in said real estate securing the payment thereof, unto Grantee, its successors and
assigns.

IN WITNESS, WHEREOF, Highland Community Federal Credit Union
has caused these presents to be executed and to have proper seal impressed hereon as of this 15 day of
March, 2002.

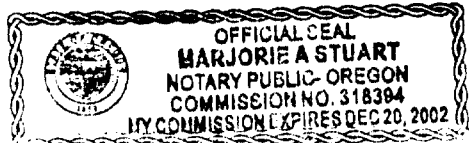
Highland Community Federal Credit Union

BY: Danise Reis

STATE OF Oregon)
COUNTY OF Klamath)

BEFORE ME, the undersigned authority, on this day personally appeared
Danise Reis, My Loan Processor (title) of
Highland Community Federal Credit Union, known to me to be the person whose
name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same as for the
said Highland Community Federal Credit Union and as the act and deed of
Highland Community Federal Credit Union for the purposes and consideration therein
expressed and in the capacity therein stated.

GIVEN under my hand and seal of this office this 15th day of March 2002.



Marjorie A. Stuart
Notary Public
in and for Klamath County.

My commission expires: 12/20/02
This instrument prepared by: