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State of Oregon, County of Klamath

Recorded 07/30/2002 9:19 a. m.Vol M02, Pg 42781-82

Linda Smith, County Clerk

Fee \$ 26⁰⁰ # of Pgs 2

When recorded return to:

United Bank, Inc.

Re: 21 12th St.
 Wheeling, WV 26003
 Attn: Susan Beihl

ASSIGNMENT OF Deed of Trust

FOR VALUE RECEIVED, the undersigned, Keystone Mortgage Corp., Inc. 1910 Pacific Avenue, Dallas, TX 75201, beneficiary under that certain Deed of Trust, dated July 9, 1998 executed and delivered by Kevin P. Roach and Shellee S. Roach, as tenants by the entirety, Grantor, to Chicago Title company, a California Corporation Trustee, and Millennia Mortgage Corporation was the original Beneficiary, in the Records of Klamath Recording District, State of Oregon, and if applicable, Recorded July 30, 1998 with Document number, Book M98, Page 27983 hereby grants, assigns, transfers, and sets over to United Bank Inc, 21 12th Street, Wheeling, WV 26003 all its beneficial interest in and under said Deed of Trust covering the following description of real property: LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

TOGETHER WITH the note or notes, monies and obligations therein described or referred to with the interest and all rights and benefits whatsoever accrued or to accrue under said Deed of Trust.

IN CONSTRUING this instrument and whenever the context hereof so requires the masculine gender includes the feminine and the neuter, and singular number includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has caused its Corporate name to be affixed hereto and this instrument to be executed by its attorney-in-fact.

Dated July 12, 2002

Loan Number 9104012956

KEYSTONE MORTGAGE CORP., INC.

BY: ITS ATTORNEY IN FACT UNITED BANK, INC.

fka United National Bank

BY

William Salvatori

ITS SENIOR VICE PRESIDENT

BY _____

STATE OF WEST VIRGINIA

COUNTY OF OHIO} SS:

The foregoing instrument was acknowledged before me this 23rd day of July 2002, by Keystone Mortgage Corp., Inc., a West Virginia corporation, by its Attorney-in-Fact, William Salvatori, Senior Vice President of United Bank, Inc., a State Chartered Banking Association, on behalf of said association and Corporation.

Denise DeLuca

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE.

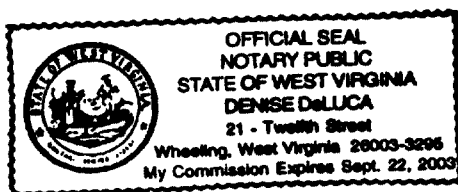


EXHIBIT A
LEGAL DESCRIPTION

27989

42782

Lots 10 and 11, Block 61 BUENA VISTA 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. EXCEPTING THEREFROM that portion of Lots 10 and 11, Block 61, BUENA VISTA ADDITION to the City of Klamath Falls, more particularly described as follows: Beginning at a point that is South 70.00 feet from the Northwest corner of Lot 10; thence continuing South to the Southwest corner of Lot 10; a distance of 36.92 feet; thence Southeasterly 128.83 feet to the Southeast corner of Lot 11; thence North along the East line of said Lot 11, a distance of 118.14 feet; thence West 100.00 feet to the point of beginning.