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When Recorded Return To:
Klamath First Federal Savings and Loan Association
540 Main Street
Klamath Falls, OR 97601
Attn: Cathy Friend
0600401009 Pratt, Douglas J & Nancy Dee

State of Oregon, County of Klamath
Recorded 11/13/2002 3:04 p m.
Vol M02, Pg 65805-06
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is **540 Main Street, Klamath Falls, OR 97601**, does hereby grant, sell, assign, transfer and convey, unto **Principal Residential Mortgage, Inc., an Iowa Corporation** organized and existing under the laws of the United States (Herein "Assignee"), all beneficial interest under a certain Deed of Trust dated October 10, 2002, made and Executed by **Douglas J Pratt and Nancy Dee Pratt**, to **Pacific Cascades Financial, Inc., Trustee**, upon the following described property situated in Klamath County, State of Oregon:

425 Crest St, Klamath Falls, Oregon 97603.

SEE "ATTACHED EXHIBIT A".

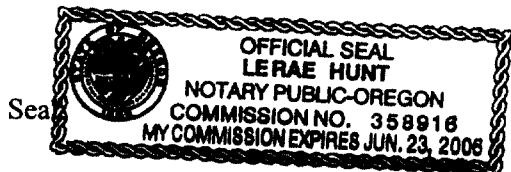
Such Deed of Trust having been given to secure payment of \$117,000.00 which Deed of Trust is of record in Book, Volume, or Liber No. M02, at page 59601 (or as No.) of the County Records of Klamath County, State of Oregon, together with the note(s) and obligations therein described, the money due and to become due thereon with interest, and all rights accrued or to accrue under such Deed of Trust.

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on October 24, 2002.

Klamath First Federal Savings and Loan Association
(Assignor)

By: Todd Ford
Todd Ford, Secondary Marketing Asst. Manager



This Instrument Prepared By:

State of Oregon, County of Klamath ss:

This instrument was acknowledged before me on October 24, 2002, by
Todd Ford, Secondary Marketing Asst. Manager for Klamath First Federal Savings and Loan Association.

Lerae Hunt
Notary Public for Oregon
My Commission Expires: 06.23.06

Exhibit A

A tract of land in the NE 1/4 NE 1/4 of Section 34, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the iron pin at the Southwest corner of the NE 1/4 NE 1/4 of said Section 34, said point being the Southeast corner of Beverly Heights Subdivision; thence Northerly along the West line of the NE 1/4 NE 1/4 of said Section 34 and the East line of Beverly Heights, a distance of 208.71 feet; thence Easterly parallel with the South line of the NE 1/4 NE 1/4 of said Section 34 a distance of 208.71 feet; thence Southerly parallel with the West line of the NE 1/4 NE 1/4 of said Section 34 a distance of 208.71 feet to the Southerly line of the NE 1/4 NE 1/4 of said Section 34; thence Westerly along the South line of the NE 1/4 NE 1/4 of said Section 34 a distance of 208.71 feet to the point of beginning.