

When Recorded Return To:
Klamath First Federal Savings and Loan Association
540 Main Street
Klamath Falls, OR 97601
Attn: Cathy Friend
0100944790 McDonald, Mary Jo & Harry E

State of Oregon, County of Klamath
Recorded 01/02/2003 11:00 a m.
Vol M03 Pg 00018
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

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 First Horizon Home Loan Corporation, a corporation organized and existing under the laws of the United States (Herein "Assignee"), all beneficial interest under a certain Deed of Trust dated November 20, 2002, made and Executed by Mary Jo McDonald and Harry E McDonald, to Pacific Cascades Financial, Inc., Trustee, upon the following described property situated in Klamath County, State of Oregon:

4231 Pepperwood Dr, Klamath Falls, OR 97603.

LOT 4, BLOCK 6, TRACT NO. 1025, WINCHESTER, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

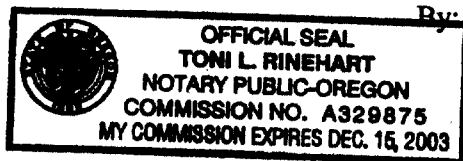
Such Deed of Trust having been given to secure payment of \$50,000.00 which Deed of Trust is of record in Book, Volume, or Liber No.M02, at page 68242 (or as No.) of the County Records of Klamath County, State of Oregon, together with the note(s) and obligations therein described, the money due and to 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 December 23, 2002.

Klamath First Federal Savings and Loan Association
(Assignor)

Seal:



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 December 23, 2002, by
Todd Ford, Secondary Marketing Asst. Manager for Klamath First Federal Savings and Loan Association.

This instrument is being recorded as an accommodation only, and has not been examined as to validity, sufficiency or effect it may have upon the herein described property. This courtesy recording has been requested of ASPEN TITLE & ESCROW, INC.

Toni L. Rinehart
Notary Public for Oregon
My Commission Expires: 12-15-03