Vol_MO3_Page 08534

When Recorded Return To:

Klamath First Federal Savings and Loan Association
540 Main Street

Klamath Falls, OR 97601

Attn: Cathy Friend
0600401027 Kiser, Richard L and Margaret A

State of Oregon, County of Klamath
Recorded 02/12/2003 10:45 a.m.
Vol M03 Pg 08534-35
Linda Smith, County Clerk
Fee \$ 26 # 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 Countrywide Home Loans, Inc., a corporation organized and existing under the laws of the United States (Herein "Assignee"), all beneficial interest under a certain Deed of Trust dated January 10, 2003, made and Executed by Richard L Kiser and Margaret A Kiser, to Pacific Cascades Financial, Inc., Trustee, upon the following described property situated in Klamath County, State of Oregon:

3213 Country Ln, Klamath Falls, Oregon 97603

SEE "ATTACHED EXHIBIT A".

Such Deed of Trust having been given to secure payment of \$144,447.00 which Deed of Trust is of record in Book, Volume, or Liber No.M03, at page 03551 (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 February 3, 2003.

Klamath First Federal Savings and Loan Association

(Assignor)

By:

Todd Ford, Secondary Marketing Asst. Manager

Seal:

OFFICIAL SEAL
LE RAE HUNT
NOTARY PUBLIC-OREGON
COMMISSION NO. 358916
MY COMMISSION EXPIRES JUN. 23, 2006

This Instrument Prepared By:

State of Oregon, County of Klamath ss:

This instrument was acknowledged before me on February 3, 2003, by Todd Ford, Secondary Marketing Asst. Manager for Klamath First Federal Savings and Loan Association.

Notary Public for Oregon

My Commission Expires: O4

EXHIBIT "A" LEGAL DESCRIPTION

A tract of land situated in the NE1/4 of the NW1/4 of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the North-South center line of said Section 9, which bears South 0 degrees 06' West, a distance of 821.5 feet from the one-quarter section corner common to Sections 4 and 9, said Township and Range; thence continuing along said center section line South 0 degrees 06' West, 165.0 feet; thence leave said center section line South 89 degrees 55' West, 655.1 feet; thence parallel to said center section line North 0 degrees 06' East, 165.0 feet; thence North 89 degrees 55' East 655.1 feet to the point of beginning.

CONTROL OF THE ORIGINAL AMERITATEE

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