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STATE OF Oregon)

COUNTY OF Klamath)

State of Oregon, County of Klamath
Recorded 03/10/2003 11:04 A.M.
Vol M03 Pg 14215
Linda Smith, County Clerk
Fee \$ 21 # of Pgs 1

WHEREAS, on the 10th day of February A.D., 2003,

JANICE E. MILLER and NANCY S. MERINO

did execute one certain note, described as follows:

Being in the principal sum of \$ 58,000.00 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
JANICE E. MILLER and NANCY S. MERINO, not as tenants in common but with
AMERITITLE Trustee, and recorded in Volume mo3 Page
10220 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 33, Block 41, TRACT NO. 1184, OREGON SHORES UNIT NO. 2, FIRST ADDITION,
according to the official plat thereof on file in the office of the County
Clerk of Klamath County, Oregon.

- *rights of survivorship

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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 14th day of
February, 2003.

Highland Community Federal Credit Union

BY

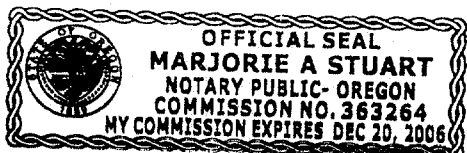
STATE OF Oregon)

COUNTY OF Klamath)

BEFORE ME, the undersigned authority, on this day personally appeared

Sandra Handsaker, R.E. Loan Officer (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 14th day of February 2023,



Notary Public

in and for Klamath County.

My commission expires: 12/20/06

This instrument prepared by: