41663MS

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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 0600401063 Gardner, Audrey Kay

State of Oregon, County of Klamath Recorded 09/03/2003 Vol M03 Pg 650 45 Linda Smith, County Clerk
Fee \$ 2100 # of Pgs

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 August 5, 2003, made and Executed by Audrey Kay Gardner, to Pacific Cascades Financial, Inc., Trustee, upon the following described property situated in Klamath County, State of Oregon:

1933 Del Moro St, Klamath Falls, Oregon 97601.

LOT 18, BLOCK 18, HILLSIDE 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.

Such Deed of Trust having been given to secure payment of \$52,000.00 which Deed of Trust is of record in Book, Volume, or Liber No. mo3, at page 58018 (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 August

Klamath First Federal Savings and Loan Association (Assignor)

Toda Ford, Secondary Marketing Manager

Seal:

OFFICIAL SEAL CATHERINE FRIEND NOTARY PUBLIC-OREGON COMMISSION NO. 36370 MY COMMISSION EXPIRES DEC 9, 2006

This Instrument Prepared By:

State of Oregon, County of Klamath ss:

This instrument was acknowledged before me on August 21, 2003, by Todd Ford, Secondary Marketing Manager for Klamath First Federal Savings and Loan Association.

Notary Public for Oregon

My Commission Expires: 12/09/01