

03 DEC 29 AM 11:00

NJC - 62310TM

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ASSIGNMENT OF DEED OF TRUST

Single-Family Mortgage Program
Oregon Housing and Community Services Department
State of Oregon

The undersigned hereby grants, assigns and transfers to South Valley Bank & Trust, assignee, all beneficial interest under that certain Deed of Trust dated September 15, 2003, executed by Colette L. Hernandez, trustor, to AmeriTitle, Trustee, recorded on September 16, 2003 in Book/Reel/Vol. M03, page 68983, or as fee no. of the Mortgage Records of Klamath County, Oregon, together with all rights accrued or to accrue under said Deed of Trust.

This assignment is made without consideration at the request of the assignee herein to revest the beneficial interest in said Deed of Trust in the assignee herein.

Date: December 23, 2003

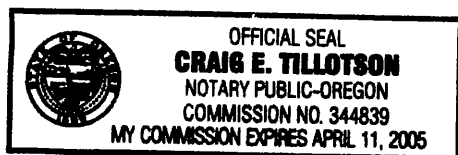
OREGON HOUSING and COMMUNITY
SERVICES DEPARTMENT
STATE OF OREGON

By Kari Cleveland
Authorized Signature
Name: Kari Cleveland
Title: Residential Loan Specialist

STATE OF OREGON)
County of Marion) ss

On December 23, 2003 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Kari Cleveland, known to me to be the Residential Loan Specialist of the Single-Family Mortgage Program, State of Oregon, executed the within Instrument on behalf of the Oregon Housing and Community Services Department, State of Oregon, therein named and acknowledged to me that such Department executed the within Instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



Notary Public in and for said County and State

Craig E. Tillotson
My Commission expires: 4-11-05

SFMP 24 (Rev. 11/91)

Return to: SVBT

State of Oregon, County of Klamath
Recorded 12/29/03 11:00 A m
Vol M03 Pg 93533
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

27.00 A