When Recorded Mail To: Attn: Janet PO Box 5210 Klamath Falls OR 97601 Vol. MO4 Page 07986

State of Orego Recorded 02/1	0/2004	11:34 a	th 11
Vol M04 Pg	7986	-88	_
Linda Smith, Co	ounty Cle	rk	_
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_SPACE ABOVE THIS LINE FOR RECORDER'S USE

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to PRINCIPAL RESIDENTIAL MORTGAGE, INC., AND/OR ITS SUCCESSORS AND/OR ASSIGNS, THEIR INTEREST MAY APPEAR

711 HIGH STREET, DES MOINES, IA 50392-0720 certain Deed of Trust dated January 26, 2004 executed by James Jeffrey Howard and Melinda Ann Howard

, whose address is , all beneficial interest under that

AS

, Grantor , to First American Title

recorded on January 30, 2004

, and recorded in Book/Volume No. M04

page(s)

5839

, as Document No.

County Records, State of

, KLAMATH

Oregon

on real estate legally described as follows:

SEE ATTACHED EXHIBIT "A"

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

BY SIGNING BELOW, Lender accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Assignment of Deed of Trust.

DATED: January 30, 2004

South Valley Bank & Trust

NEIL B. DREW

VP/REAL ESTATE MANAGER

of the corporation named herein which executed the within instrument and that said instrument was signed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.

Notary Name: Cortney Hall

Notary Public for the state of OREGON

My commission expires: 5/10/05

(Official Seal)



ISC/*ASD**//0494-L

Page 2 of 2

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Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

Beginning at the most Northerly corner of Lot 6 Block 12 Eldorado Addition to the City of Klamath Falls, Oregon, which point of beginning is on the Southwesterly line of Eldorado Boulevard; thence North 49°51 1/2' West along the Southwesterly line of said Eldorado Boulevard a distance of 85 feet, more or less to the centerline of Birch Street said Eldorado Addition; thence South 40°08' West along said center line, a distance of 87.34 feet; thence South 24° 49 1/2' East 33.34 feet, more or less, to the most Northeasterly corner of Lot 8 of said Block 12; thence Southeasterly along the Easterly line of said Lot 8, a distance of 55.46 feet to the most Westerly corner of said Lot 6; thence North 40°08' East along the Northwesterly line of said Lot 6, a distance of 110 feet to the point of beginning, formerly Lot 7 Block 25 of the vacated portion of Eldorado Heights and a vacated portion of Birch Street of said Eldorado Heights in the County of Klamath, State of Oregon.

EXCEPTING THEREFROM that portion lying within the boundaries of Birch Street.

Tax Parcel Number: 173369

