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State of Oregon, County of Klamath
Recorded 08/15/2004 9:25a m
Vol M04 Pg 38179-86
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 2

Prepared by: Karen Franklin
USAA Federal Savings Bank
After Recording return to: United Guaranty Residential Insurance Company

ASSIGNMENT OF TRUST DEED

Loan No. 81252157
William G. Holford Jr.
921 Patterson St
Klamath Falls, OR

KNOW ALL MEN BY THESE PRESENTS:

That USAA Federal Savings Bank, located at 10750 McDermott Freeway, San Antonio, Texas, 78288, a Federal Savings Bank chartered and regulated under the laws of the United States of America (hereinafter called the Assignor), for and in consideration of the sum of Ten and No/100 Dollars (\$10.00) and other valuable consideration to it in hand paid by UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA (hereinafter called the Assignee), the receipt of which is hereby acknowledged, has GRANTED, SOLD, TRANSFERRED, ASSIGNED and DELIVERED, and by these presents does GRANT, SELL, TRANSFER, ASSIGN and DELIVER unto Assignee the following described *Trust Deed* recorded on 10/25/2002, in Klamath County, Oregon such *Trust Deed* being identified by the name of the original William G. Holford Jr., the Clerk's File Number or the Book of Volume and Page of record thereof, as follows:

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Together with the Note and each and every other obligation described in such *Trust Deed* and the money due and to become due thereon.

TO HAVE AND TO HOLD the same to the Assignee, its Successors and Assigns forever, but without recourse to the Assignor.

IN WITNESS WHEREOF the Assignor has duly executed this Assignment this the 15th day of April, 2004.

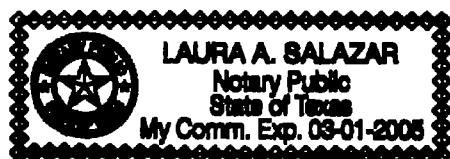
USAA FEDERAL SAVINGS BANK

By: [Signature]
Name: Lance A. Lemoine
Title: Vice President

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Lance A. Lemoine, Vice President of USAA Federal Savings Bank, a Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument, and he acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated, and as the act and deed of said Federal Savings Bank.

GIVEN under my hand and seal of office on this the 15th day of April, 2004.



[Signature]

After Recording-Return Original To:
United Guaranty Residential Ins. Co. of N.C.
United Guaranty Credit Insurance Co.
PO Box 20327
Greensboro, NC 27420

EXHIBIT A

The following described premises, situated in Klamath County, Oregon, to-wits:

A tract of land in the NE1/4 SW1/4 of Section 36, T 38 S, R 9 EWM, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the East boundary of Patterson Street, said point being N 89 degrees 55' E a distance of 1345.2 feet and N 0 degrees 16' W a distance of 2187.0 feet from the Southwest corner of said Section 36; thence N 89 degrees 39 1/2' E a distance of 420.0 feet; thence N 0 degrees 16' W a distance of 91.2 feet to an iron pin on the Southeast corner of property deeded to Dr. Holford by D. V. _____, Page _____, Klamath County, Deed Records; thence N 89 degrees 59' W along the South line of said property a distance of 420.0 feet to the East boundary of Patterson Street; thence S 0 degrees 16' E along the East boundary of Patterson Street a distance of 94.0 feet, more or less, to the point of beginning.

* Derivation - grantor and grantee names only as shown on recorded document*

* Being the same parcel conveyed to Dr. WM. G. Holford, Jr. From C.E. McClellan and Ruth T. McClellan, John O. McClellan and Betty McClellan, Stanley T. McClellan and Janice M. McClellan, Robert H. Davies and Margaret H. Davies*

Security Instrument.

4. PROVIDED HERE AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows: