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State of Oregon, County of Klamath Recorded 10/14/04 3:52 p m Vol M04 Pg 70/09-1/ Linda Smith, County Clerk Fee \$ 3/\infty # of Pgs 3

When recorded return to:
American Release Corporation
15511 State Highway 13
Branson West, MO. 65737

SPS # WWW DY 395
0L-11514

Parcel No.: 3809 029DD 03700

18 386230

Loan Number:

L0209214

ASSIGNMENT OF MORTGAGE

For value received, the undersigned holder of a Mortgage (herein"Assignor") whose address is 401 Plymouth Road, Suite 400, Plymouth Meeting, Pa 19462, does hereby Grant, sell, assign, transfer, and convey, unto U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR HOME EQUITY ASSET TRUST 2003-1

a corporation organized and existing under the laws of whose address is

(herein "assignee"),

, a certain mortgage dated 11/7/2002 , made and executed by : KAY I. GIBB, whose address is 1152 CRESCENT AVENUE KLAMATH FALLS, OR 97601, to and in favor of Wilmington Finance, Inc. upon the following described property situated in KLAMATH County, State of OREGON

SEE COMPLETE LEGAL DESCRIPTION DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF,

which Mortgage is of record in Book, Volume, or Liber No. MO2 , at page65810-24 (or as No. _____) of the records of **KLAMATH County**, **State of OREGON**, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such mortgage.

1 OF 2

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 Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 2002

Wilmington Finance, Inc.

Witness /

Carl J. Messina, Jr.
VP, Secondary Marketing

Commonwealth/State of Pennsylvania County of Montgomery

On this the _____ day of December, 2002 before me,

Suzanne E. Levin, the undersigned officer, personally appeared Carl J. Messina, Jr. who acknowledged himself to be the VP, Secondary Marketing of Wilmington Finance, Inc., a corporation, and that he, as such VP, Secondary Marketing, being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as

VP, Secondary Marketing.

In witness whereof I hereunto set my hand and official seal.

Notarial Seal
Suzanne E. Levin, Notary Public
Plymouth Twp., Montgomery County
My Commission Expires Aug. 5, 2006

Member, Pennsylvania Association of Notaries

Exhibit 'A'

Lot 10 in Block 12 of HOT SPRINGS 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.

APN: 371573

First American Title