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Vol M05 Page 17216

When Recorded Mail To:
Attn: Toni
South Valley Bank & Trust
PO Box 5210
Klamath Falls OR 97601

State of Oregon, County of Klamath
Recorded 03/16/2005 10:50 a m
Vol M05 Pg 17216-18
Linda Smith, County Clerk
Fee \$ 31⁰⁰ # of Pgs 3

SPACE ABOVE THIS LINE FOR RECORDER'S USE

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to JP MORGAN CHASE BANK, N.A., AND/OR ITS SUCCESSORS AND/OR ASSIGNS, AS THEIR INTEREST MAY APPEAR, whose address is PO BOX 34183, COLUMBUS, OH 43234-1830, all beneficial interest under that certain Deed of Trust dated **February 23, 2005**, executed by **Kenneth M Hart and Deborah S Hart**, Grantor,

To **Amerititle**, Trustee recorded on **February 28, 2005**, and recorded in Book/Volume No. **M05**, Page (s) **13188**, as Document No. _____, **Klamath** County Records, State of Oregon, on real estate legally described as follows:

See Attached Exhibit "A"

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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: February 28, 2005

South Valley Bank & Trust

Neil B Drew

NEIL B DREW

VP/REAL ESTATE MANAGER

STATE OF OREGON, *****KLAMATH*****County ss:

On February 28, 2005, before me, the undersigned, a Notary Public in and for the said County and State, personally appeared *****NEIL B. DREW*****, who being duly sworn, did say that he/she is the *****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.

Cortney Hall

Notary Name: Cortney Hall

Notary Public for the State of Oregon

My commission expires: 5/10/05

(Official Seal)



ISC/*ASD**//0494-1

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EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land being a portion of Lot 12 of "Tract 1396-THIRD ADDITION TO NORTH RIDGE ESTATES", situated in the SW1/4 of Section 14, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the most Southerly corner common to Lot 11 and said Lot 12; thence North $03^{\circ} 27' 03''$ West, along the line common to said Lots 11 and 12, 660.00 feet; thence leaving said line North $86^{\circ} 32' 57''$ East 660.00 feet; thence South $03^{\circ} 27' 03''$ East 660.00 feet; thence South $86^{\circ} 32' 57''$ West 660.00 feet to the point of beginning, with bearings based on the plat of "Tract 1396 - THIRD ADDITION TO NORTH RIDGE ESTATES" on file at the office of the Klamath County Clerk.

TOGETHER WITH a 30 foot wide access easement on Lot 12 of "Tract 1396-THIRD ADDITION TO NORTH RIDGE ESTATES", situated in the SW1/4 of Section 14 and the SE1/4 of Section 15, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the intersection of the lot corner common to Lot 11 and said Lot 12 with the right of way line of Scott Valley Drive; thence along the said right of way line, on the arc of a curve to the left (radius point bears South $59^{\circ} 13' 28''$ West 50.00 feet and central angle equals $57^{\circ} 17' 45''$) 50.00 feet to the corner common to Lot 13 and said Lot 12; thence North $47^{\circ} 33' 54''$ East, along the lot line common to said Lots 12 and 13, 1.79 feet; thence leaving said lot line, North $83^{\circ} 25' 51''$ East 408.47 feet; thence South $03^{\circ} 27' 03''$ East 231.72 feet; thence South $86^{\circ} 32' 57''$ West 30.00 feet to a point on the line common to said Lots 11 and 12; thence, along the said Lot line, North $03^{\circ} 27' 03''$ West 200.04 feet and South $83^{\circ} 25' 51''$ West, 340.03 feet to the point of beginning, with bearings based on the plat of "Tract 1396 - THIRD ADDITION TO NORTH RIDGE ESTATES" on file at the office of the Klamath County Clerk.

Tax Account No: 3809-01400-00801-000

Key No: 890749