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Vol M05 Page 42815

State of Oregon, County of Klamath  
Recorded 06/08/05 3:33 p m  
Vol M05 Pg 42815-16  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

When Recorded Mail To:  
Rogue Federal Credit Union  
1093 Royal Court  
Medford, OR 97504

AP# ZBINDEN/JAMES  
LN# 0030269203

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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  
PHH Mortgage Corporation, a New Jersey Corporation  
, whose address is 4001 Leadenhall Road  
Mt. Laurel, NJ 08054  
, all beneficial interest under that certain Deed of Trust dated May 6, 2005,  
executed by JAMES S. ZBINDEN and VERNA GATHARD

, Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF  
OREGON, AN OREGON CORPORATION, Trustee,  
recorded on May 9, 2005, and recorded in Book/Volume No. M05,  
page(s) 33510-24, as Document No. , KLAMATH  
County Records, State of Oregon,  
on real estate legally described as follows:

Lot 30, Sierra Heights, Tract 1383, according to the official plat thereof on  
file in the office of the County Clerk of Klamath County, Oregon.

26P

42816

AP# ZBINDEN/JAMES

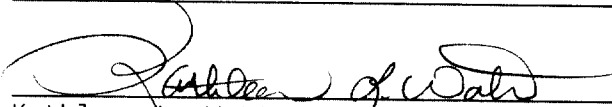
LN# 0030269203

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: May 16, 2005

Rogue Federal Credit Union



Kathleen L. Watier, Mortgage Loan Closer

Witness:

Witness:

STATE OF OREGON

JACKSON

County ss:

On May 16, 2005 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared Kathleen L. Watier and to me personally known, who, being duly sworn by me, did say that he/she/they is/are the Mortgage Loan Closer and of the corporation named herein which executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation; that said instrument was signed and sealed 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: RACHEL MCMULLAN

Notary Public for the state of Oregon

My commission expires: April 27, 2007

(Official Seal)

