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Prepared By:  
 Vanderbilt Mortgage and Finance, Inc.  
 Attn: Erin Coppenger  
 500 Alcoa Trail  
 Maryville, Tennessee 37804

878794

State of Oregon, County of Klamath  
 Recorded 07/08/05 10:20 a m  
 Vol M05 Pg 52052-53  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 2

ASSIGNMENT

ASSOCIATES HOUSING FINANCE, LLC, a Delaware limited liability company, ("Assignor"), in consideration of one dollar (\$1.00) and other good and valuable consideration paid by Vanderbilt Mortgage and Finance INC, a Tennessee Corporation ("Assignee"), hereby assigns, transfers and conveys unto Assignee the following mortgage or deed of trust (the "Mortgage"):

Borrower(s)/Grantor(s): Hoyd A Wyatt and Michelle H Wyatt  
 Mortgage Date: 4/30/98 Mortgage Recording Date: 5/12/98  
 Recording Office: Klamath Co Oregon  
 Recording Information: Book/Instrument m-98, Page 16062  
 Mortgage Amount: 107459.68

together with the bond or obligation described in the Mortgage and the moneys due and to grow thereon with the interest. Assignor declares that it is the beneficiary of the Mortgage and the holder of the obligations secured thereby and that the Mortgage has not been previously assigned by Assignor. To have and to hold the same unto Assignee and its successors, legal representatives and assigns forever. This Assignment is given pursuant to a certain Loan and Asset Purchase Agreement, dated March 21, 2005, between Assignor and 21st Mortgage Corporation, a Delaware corporation, and is without recourse except as provided therein.

In Witness Whereof, Assignor has executed this instrument this 15 day of June 2005.

ASSOCIATES HOUSING FINANCE, LLC

By: Vanderbilt Mortgage and Finance, Inc.,  
 its attorney-in-fact

By: Amber Krupacs  
 Amber Krupacs  
 Title: Secretary

Erin Coppenger  
 WITNESS  
Erin Coppenger  
Crystal Hunter  
 WITNESS  
Crystal Hunter

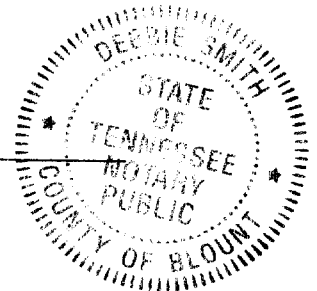
STATE OF: TN  
 COUNTY OF: BLOUNT

Before me, the undersigned Notary Public of the state and county aforesaid, personally appeared Amber Krupacs, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Secretary (or other officer authorized to execute the instrument) of Vanderbilt Mortgage and Finance, Inc., as attorney-in-fact, for Associates Housing Finance, LLC, the within named bargainor, a corporation, and that he as such Amber Krupacs, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Secretary.

Witness my hand and seal, this 15 day of June, 2005.

My commission expires: 10/04/08

Debbie Smith  
 Notary Public  
 Debbie Smith



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28

Issued with Policy No. A38-140082

52053

## SCHEDULE A

Amount of Insurance: \$ 107,459.68

Policy No. F52-217451

Premium: \$465.00

File No. 47509

Date of Policy: May 12, 1998 at 10:34 A.M.

1. Name of Insured:

ASSOCIATES HOUSING FINANCE, LLC

2. The estate or interest in the land which is encumbered by the insured mortgage is: The fee interest.

3. Title to the estate or interest in the land is vested in:

FLOYD A. WYATT and MICHELLE L. WYATT, as tenants by the entirety.

4. The insured mortgage and assignments thereof, if any, are described as follows:

SEE ATTACHED EXHIBIT "A"

5. The land referred to in this policy is described as set forth in the insured mortgage, is situated in the County of  
Klamath, State of Oregon, and is identified as follows:

Lot 13, Block 26, FOURTH ADDITION TO KLAMATH RIVER ACRES OF OREGON,  
LTD., in the County of Klamath, State of Oregon.

CODE 95 MAP 3907-35AO TL 800

## ASPEN TITLE

525 Main Street - P.O. Box 1238  
Klamath Falls, Oregon 97601

Countersigned:

