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

878324

State of Oregon, County of Klamath
Recorded 07/08/05 10:27a m
Vol M05 Pg 52054-55
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2
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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): Robert C. Himes and Karla Himes
Mortgage Date: 12/3/97 Mortgage Recording Date: 12/8/97
Recording Office: Klamath County OREGON
Recording Information: Book/Instrument MA7, Page 39816
Mortgage Amount: 98089.77

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
Crystal Miller
WITNESS
Crystal Miller

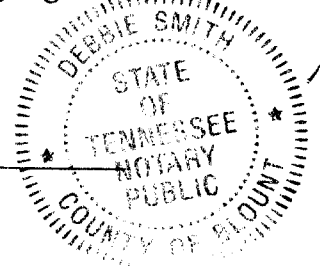
STATE OF: TN
COUNTY OF: BLOUNT

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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Please Return To:

Ford Housing Finance Services, a div. of Associates Housing Finance Services, Inc.

P.O. Box 1489

Clackamas, OR 97015-1489

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RECEIVED

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MTC 43152-MS

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**A CREDIT LINE DEED OF TRUST
DEED OF TRUST**

THIS DEED OF TRUST ("Security Instrument") is made on December 3, 1997
The grantor is Robert C. Himes and Karla Himes, husband and wife

The trustee is AmeriTitle
222 South 6th Street, Klamath Falls, OR 97601

("Borrower"), whose address is

The beneficiary is Ford Housing Finance Services, a div. of Associates Housing Finance Services, Inc., a Delaware Corporation

("Trustor")

under the laws of the State of New York, which is organized and exists under the laws of the State of New York, and whose address is
P.O. Box 1489, Clackamas, OR 97015-1489

, which is organized and exists under the laws of the State of New York, and whose address is

("Lender")

Borrower owes Lender the principal sum of ninety eight thousand eighty nine and 77/100ths

Dollars (U.S. \$ 98,089.77). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 10, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other debts of Borrower with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants, conveys and conveys to Trustee, in trust, with power of sale, the following described property located in Klamath County, Oregon:

Lot 8 in Block 25 of TRACT 1005 - FOURTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.