PREPARED BY: KC WILSON
AFTER RECORDATION RETURN TO:

149590

Wilshire Credit Corporation
14523 SW Millikan Way, #200
Beaverton, OR 97005

ASSIGNMENT OF DEED OF TRUST

LOAN #: 808080074

FOR VALUE RECEIVED:
ASSIGNOR: WELLS FARGO BANK, N.A. SUCCESSOR-BY-MERGER TO WELLS
                         FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS
                         INDENTURE TRUSTEE FKA NORWEST BANK MINNESOTA,
                         NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR
                         REGISTERED HOLDERS OF AMERICAN RESIDENTIAL EAGLE
                         BOND TRUST 1999-1

ASSIGNOR ADDRESS: **9062 OLD ANNAPOLIS ROAD**
                         COLUMBIA, MD 21045-1951

DOES HEREBY GRANT, CONVEY, ASSIGN, AND TRANSFER TO:
ASSIGNEE: Wilshire Credit Corporation
                         14523 SW Millikan Way, #200
                         Beaverton, OR 97005

ASSIGNEE'S ADDRESS:

ALL BENEFICIAL INTEREST UNDER THAT CERTAIN DEED OF TRUST:

DATED: **08/14/98**
ORIGINAL LOAN AMOUNT: **$**
TRUSTOR/BORROWER: **JIMMY D. HUCKABAY AND PATRICIA M. HUCKABAY**
ORIGINAL BENEFICIARY: **POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT**
                         FUNDING ASSOCIATES, L.P.
TRUSTEE: **FIRST AMERICAN TITLE INSURANCE COMPANY**

RECORDED IN THE OFFICIAL REAL PROPERTY RECORDS OF KLAMATH COUNTY, OREGON
RECORDED: 11/05/98 IN BOOK/VOLUME/LIBER: M98 PAGE: 40646 DOCUMENT:

PROPERTY SUBJECT TO LIEN:

**TOGETHER WITH THE NOTE OR NOTES THERE IN DESCRIBED OR REFERRED TO, THE MONEY DUE AND
TO BECOME DUE THERE ON WITH INTEREST, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID
DEED OF TRUST.**

                         WELLS FARGO BANK, N.A., AS INDENTURE TRUSTEE

                         BY: _____
                         NAME: BARRY AKERS, VICE PRESIDENT
                         TITLE:

STATE OF MD }SS:
COUNTY OF Howard

ON ___May 21___, 2004, BEFORE ME THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID
STATE, PERSONALLY APPEARED ___BARRY AKERS, VICE PRESIDENT___, PERSONALLY KNOWN
TO ME (OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE DULY AUTHORIZED
PERSON WHO EXECUTED THE WITHIN INSTRUMENT ON BEHALF OF THE Wells Fargo Bank NA AND
ACKNOWLEDGED TO ME THAT SUCH Vice President EXECUTED THE WITHIN INSTRUMENT
PURSUANT TO ITS BY-LAWS OR A RESOLUTION OF ITS BOARD OF DIRECTORS.
WITNESS MY HAND AND OFFICIAL SEAL.

                         CARLA SHEDRICK
                         NOTARY PUBLIC STATE OF MARYLAND
                         My Commission Expires August 6, 2008

_____
NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE
MY COMMISSION EXPIRES ON:

DO NOT GO BELOW THIS LINE

OREGON 11/99