RECORDING REQUESTED BY:

Vericrest Financial, Inc.

AND WHEN RECORDED MAIL TO: Vericrest Financial, Inc. C/o Mortgage Default Services, LLC Attn: J. Havens P.O. Box 18265 Spokane, WA 99208 2010-002675 Klamath County, Oregon



02/26/2010 09:31:54 AM

Fee: \$47.00

TS#bk218969

LOAN #9800331598

MIN: 100122200001925715

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Beneficiary and undersigned hereby grants, assigns and transfers to:

Vericrest Financial, Inc. f/k/a The CIT Group/Consumer Finance, Inc., (herein "Assignee"), whose address is 715 S. Metropolitan Ave., Oklahoma City, OK 73108,

its successors and assigns, all its right, title and interest in and to a certain Deed of Trust dated: August 10, 2005

Executed by: Michael A. Hernandez and Mary B. Hernandez, as Tenants By The Entirety

As Trustor to: BNC Mortgage, Inc. as Lender and Mortgage Electronic Registration Systems, Inc. "MERS" as Beneficiary

DATE RECORDED: August 16, 2005

IN DOCUMENT/RECEPTION NO.: M05-62101

OF OFFICIAL RECORDS OF THE COUNTY OF KLAMATH STATE OF OREGON, described as:

UNIT 10047 STAGE 3 OF FALCON HEIGHTS CONDOMINIUM, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as: 10047 Westbrook Dr., Klamath Falls, OR 97603

TOGETHER with the note or notes therein described and secured thereby, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part the real property described therein.

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

DATE: 1-8-10
Mortgage Electronic Registration Systems, Inc. ("MERS")
By: Hal Bartow, AVP.
State ofCounty of
Hal Bartow, AVP
On 1 - 8 - 10 , before me the undersigned personally appeared
, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal. Notary Public Notary Public OKLAHOMINIA

APPLICATION NUMBER:

POR0061841

BORROWERS NAME:

HERNANDEZ, MICHAEL A HERNANDEZ, MARY B

BORROWERS ADDRESS:

10047 WESTBROOK DR

KLAMATH FALLS, OR 97603

ALLONGE TO NOTE

PAY TO THE ORDER OF:

Vericrest Financial, Inc./fka The CIT Group/Consumer Finannce, Inc.

WITHOUT RECOURSE BNC MORTGAGE, INC.

JAMIE LANGFORD VICE PRESIDENT