2013-012681Klamath County, Oregon

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11/13/2013 10:18:11 AM

Fee: \$42.00

WHEN RECORDED MAIL TO: Financial Freedom Bree Willingham (Assignments) PO Box 85400 Austin, TX 78708

PREPARED BY: Kathy Honeycutt Telephone Number: (512) 918-7557 FHA Loan Number: 4314552858 MERS MIN No: 100854930001523763

MERS SIS (888) 679-6377

PIN#: (parcel number/tax id/tax map number) R541499

CORPORATION ASSIGNMENT OF DEED OF TRUST

[MERS/FF TO FHA]

For value received, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), A DELAWARE CORPORATION, P.O. BOX 2026, FLINT, MI 48501-2026, AS NOMINEE FOR FINANCIAL FREEDOM, A DIVISION OF ONEWEST BANK, FSB, 2900 ESPERANZA CROSSING, AUSTIN, TX 78758 ("FF"), ITS SUCCESSORS AND ASSIGNS, does hereby grant, sell, assign, transfer and convey, unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT (451 7TH Street SW, Washington, DC 20410) ("Assignee") all of FF's right, title and interest in, to and under the DEED OF TRUST dated NOVEMBER 3, 2008 and executed by **ELAINE F. GARBER**, to and in favor of GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, and recorded on NOVEMBER 7, 2008 in KLAMATH County, State of OREGON, as instrument number 2008-015127 (the "DEED OF TRUST"), which encumbers property described on **Exhibit A**, attached hereto and incorporated herein by this reference.

Property address: 3618 ONYX AVENUE, KLAMATH FALLS, OREGON 97603

TOGETHER WITH the note(s) described or referred to in the DEED OF TRUST, the money due or to become due thereon with interest, and all rights accrued or to accrue under said DEED OF TRUST.

THE FOREGOING ASSIGNMENT IS MADE WITHOUT RECOURSE OR WARRANTY BY FF, except that FF hereby warrants that: (a) no act or omission of FF has impaired the validity and priority of the said security instruments; (b) the security instrument is a good and valid first lien and is prior to all mechanics' and materialmen's liens filed of record regardless of when such liens attach, and prior to all liens, encumbrances, or defects which may arise except such liens or other matters as have been approved by the Assignee hereunder; (c) the sum of \$165,000.00 together with the interest from the 3RD day of NOVEMBER 2008, at the rate of 5.9700%, computed as provided in the credit instrument, is actually due and owing under the said credit instrument and (d) FF has a good right to assign the said security and credit instruments.

IN WITNESS WHEREOF, the undersigned has executed this Corporation Assignment of DEED OF TRUST on November 1, 2013.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FINANCIAL FREEDOM, A DIVISION OF ONEWEST BANK, FSB

By:

Name: MELINDA LEA DAVIS

Maris

Title: ASSISTANT SECRETARY

STATE OF TEXAS COUNTY OF TRAVIS

On November 1, 2013, before me, Abigail R Harris, a notary public in and for TRAVIS County, in the State of TEXAS, personally appeared MELINDA LEA DAVIS, ASSISTANT SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FINANCIAL FREEDOM, A DIVISION OF ONEWEST BANK, FSB, C/O 2900 ESPERANZA CROSSING, AUSTIN, TEXAS 78758, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted executed the instrument.

WITNESS my hand and official seal

Signature abjail 72. Harris

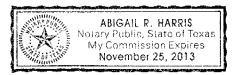


EXHIBIT A

The East 59.6 feet of the W $\frac{1}{2}$ of Lot 1 and the West 10.4 feet of the E $\frac{1}{2}$ of Lot 1, Block 8, ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

GARBER, ELAINE