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MTC 4621 Vol. ^m78 Page 10887
AFFIDAVIT OF NONMILITARY SERVICE

STATE OF OREGON)
COUNTY OF MULTNOMAH) SS

I, WM. MORGAN, being first duly sworn, depose and say:

I am Assistant Vice President for FIRST NATIONAL BANK OF OREGON, present beneficiary in that certain trust deed in which Larry D. Sprague and Renee Sprague, husband and wife, as grantor, conveyed to Mountain Title Company, as trustee, certain real property in Klamath County, Oregon, to secure the performance by said grantor of certain obligations; said trust deed was dated December 9, 1976, and recorded December 10, 1976, in book M-76 at page 19857 of the record of mortgages of Klamath County, Oregon; thereafter on December 1, 1977, there was recorded in book M-77 at page 23249 of the record of mortgages of said county, beneficiary's amended notice of default and election to sell with respect to the performance of the obligations secured by said trust deed; thereafter said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was sold at trustee's sale on May 2, 1978. At no time during the period of three months and one day immediately preceding the day of said sale, and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service of the United States as such term is defined by the Soldiers' and Sailors' Civil Relief Act of 1940, as amended (50 App USC, Section 511), nor during said period was any such person ordered to report for

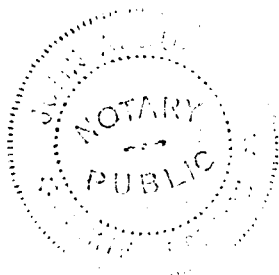
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induction into the military service, nor was any such person
serving with the United States in the prosecution of any war
in which the United States was or is engaged.

Wm Morgan

SUBSCRIBED and sworn to before me this 22nd day of

May, 1978.



Return To: John A. Tuohy
Notary Public for Oregon
My commission expires: April 30, 1982
Miller, Anderson, Nash, Gerke & Wiener
900 S.W. 7th Avenue
Portland OR 97204

STATE OF OREGON; COUNTY OF KLAMATH; ss.

Filed for record at request of Mountain Title Co.

the 24th day of May A. D. 19 78 at 2:46 o'clock P. M., and

fully recorded in Vol. M78, of Mortgages on Page 10997

Wm D. MILNE, County Clerk

By Lynette H. Hetch

Fee \$6.00