

AFFIDAVIT OF NONMILITARY SERVICE

STATE OF OREGON)
) SS
COUNTY OF JACKSON)

I, Vicki L. Galbraith, being first duly sworn, depose and say:

I am the Medford Office Manager of U.S. Creditcorp, an Oregon corporation, beneficiary of that certain trust deed in which Robert A. Naimy, as grantor, conveyed to The Bank of Milwaukie, as trustee, certain real property in Klamath County, Oregon, to secure the performance by said grantor of certain obligations. Said trust deed was dated August 7, 1981, and recorded August 7, 1981, in Volume M81, Page 14105, of the Mortgage Records of Klamath County, Oregon. Thereafter on January 9, 1984, there was recorded in Volume M84, Page 375, of the Mortgage Records of Klamath County, beneficiary's 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 June 21, 1984.

At no time during the three months and one day immediately prior to the date of said sale, and including the day thereof, was the property subject to the above trust deed, or any interest therein, owned by a person in military service (as such term is defined in 50 USC App Section 511) who owned

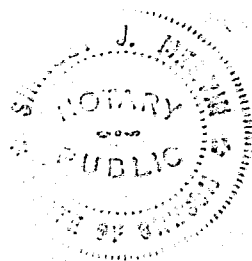
(as such term is defined in 50 USC App Section 511) who owned the property at the commencement of his period of military service (as such term is defined in 50 USC App Section 511) and who incurred the obligations secured by the trust deed prior to his period of military service (as such term is defined in 50 USC App Section 511) or by a person in service with an ally who is described in 50 USC App Section 514, a person ordered to report for induction or any member of the Enlisted Reserve Corps ordered to report for military service who is described in 50 USC App Section 516, or a dependent of a person in military service who is described in 50 USC App Section 536, who is entitled to protection under 50 USC App Section 532.

Vicki L. Galbraith
Medford Office Manager

STATE OF OREGON)
) SS
COUNTY OF JACKSON)

Return to:
Miller, Nash, Wiener, Nager & Carlsen
111 S.W. Fifth Avenue
Portland, Oregon 97204-3699
Attn: Donna Ruark

The foregoing instrument was subscribed, sworn to, and acknowledged before me this 28th day of June, 1984, by Vicki L. Galbraith, who is Medford Office Manager of U.S. Creditcorp, an Oregon corporation, on behalf of said corporation.



Shirley J. Melvin
Notary Public for Oregon
My commission expires: June 2, 1988

STATE OF OREGON: COUNTY OF KLAMATH:ss
I hereby certify that the within instrument was received and filed for record on the 11th day of July 1984 at 3:20 o'clock P M, and duly recorded in Vol M84, of Mortgages on page 11705.

EVELYN BIEHN, COUNTY CLERK

by: Pam Smith, Deputy

Fee: \$8.00