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MIC-14043
 CERTIFICATE OF NON-MILITARY SERVICE

Vol. M87 Page 5133

STATE OF OREGON,)
) SS.
 Jackson County)

THIS IS TO CERTIFY That I am the Attorney for the beneficiary in that certain trust deed in which Roger M. Lamb, as grantor, conveyed to D.L. Hoots, as trustee, certain real property in Klamath, County, Oregon; which said trust deed was dated April 13, 1979, and recorded May 1, 1979, in the mortgage records of said county, Book M79 at page 9792; thereafter a notice of default with respect to said trust deed was recorded March 15, 1985, in said mortgage records as Book M85 at page 3960; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was sold at the trustee's sale on March 27, 1987; I reasonably believe 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 as defined in Article I of the "Soldiers' and Sailors' Civil relief Act of 1940," as amended.

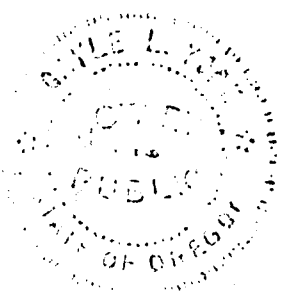
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

Eric P. Brown

STATE OF OREGON,)
) SS.
 Jackson County)

March 27, 1987

Personally appeared the above named Eric P. Brown who subscribed and swore to the foregoing certificate and acknowledged the foregoing instrument to be his voluntary act and deed.



Before me: David L. York
 Notary Public for Oregon
 My commission expires: 11-13-90

Return: Eric P. Brown
344 S. Grape
Medford, OR 97501

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Company the 30th day of March A.D., 19 87 at 10:19 o'clock A M., and duly recorded in Vol. M87 of Mortgages on Page 5133.

FEE \$5.00

Evelyn Biehn, County Clerk
 By [Signature]