

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) SS
 County of Klamath)

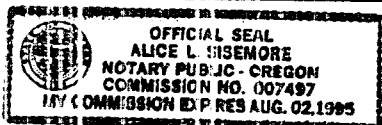
THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Michael D. Pearson and Denelia Pearson, as grantor, conveyed to William L. Sisemore, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated November 25, 1992, and recorded November 25, 1992, in the mortgage records of said county, in book/reel/volume M92, page 28056; thereafter a notice of default with respect to said trust deed was recorded August 29, 1994, in book/reel/volume M94, at page 27051 of said mortgage records; 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 January 9, 1995; 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 II 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.

William L. Sisemore
 Trustee William L. Sisemore

STATE OF OREGON)
) SS
 County of Klamath)

This instrument was acknowledged before me on January 9, 1995, by William L. Sisemore



Alice L. Sisemore
 Notary Public for Oregon
 My Commission Expires: 8/2/95

After recording, return to:

WILLIAM L. SISEMORE
 Attorney at Law
 540 Main Street
 Klamath Falls, OR 97601

STATE OF OREGON)
 County of Klamath) SS
 I certify that the within instrument was received for record on the 9th day of Jan, 1995, at 1:20 o'clock P. M., and recorded in book/reel/volume M95 on page 504, or as fee/file/instrument/microfilm/reception No. 93360, of the Mortgage Records of said county.

Bernetha G. Lutsch County Clerk
 Name Title

BY: Dorinda M. Sisemore
 Deputy