

96144

03-14-95P01:38 RCVD

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CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
)
 County of Deschutes)

THIS IS TO CERTIFY That I, Harold Elliot, am the beneficiary in that certain trust deed in which Lisa L. Chapman, as grantor, conveyed to Bend Title Company, as trustee, certain real property in Klamath, County, Oregon; which said trust deed was dated April 14, 1994, and recorded April 15, 1994, in the mortgage records of said county, in volume M94 at page 11238; thereafter a notice of default with respect to said trust deed was recorded October 7, 1994, in volume M94 at page 31418 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 March 9, 1995; I reasonably believe at no time during the period of three months and one day immediately proceeding 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.

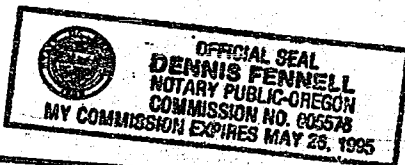
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

Harold Elliot

STATE OF OREGON, County of Deschutes, ss:

March 9, 1995

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



Dennis Fennell
 Notary Public for Oregon
 My Commission Expires: _____

CERTIFICATE OF NON-MILITARY SERVICE

Re Trust Deed from
Lisa L. Chapman
 _____, Grantor
Bend Title Company
 _____, Trustee

AFTER RECORDING RETURN TO

DENNIS FENNELL
 ATTORNEY
 25 N.W. MINNESOTA AVE. STE. #9
 BEND, OREGON 97701

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Dennis Fennell
 on this 14th day of March A.D., 19 95
 at 1:38 o'clock P.M. and duly recorded
 in Vol. M95 of Mortgage Page 5662
 Bernetha G. Lettsch County Clerk
 By [Signature] Deputy.

Fee, \$5.00