

Return to: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, Oregon 97601	Clerk's Stamp:
--	----------------

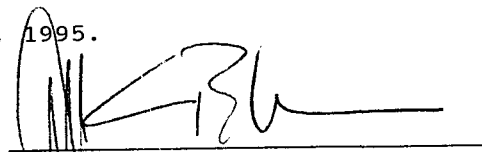
CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) ss.
 County of Klamath)

THIS IS TO CERTIFY That I am the attorney for the beneficiary/beneficiary's successor in interest in that certain trust deed in which Edward W. Perrenoud, Jr., as grantor, conveyed to Klamath County Title Company as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated October 7, 1993, and recorded in the mortgage records of said county, in book/volume M93 at page 26675, and rerecorded November 5, 1993 in Volume M93 page 29309 Mortgage records Klamath County, Oregon or as fee/file/instrument/microfilm/reception No. ; thereafter a notice of default with respect to said trust deed was recorded February 23, 1995, in book/volume M95 at page 4391 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 July 12, 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 I of the "Soldiers' and Sailors' Civil Relief Act of 1940," as amended.

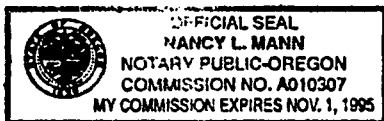
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

DATED this 11 day of July, 1995.


 Andrew C. Brandsness

STATE OF OREGON)
) ss. July 11, 1995
 County of Klamath)

Personally appeared, Andrew C. Brandsness, and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:

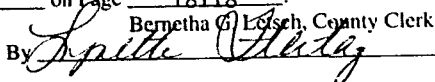



 Notary Public for Oregon
 My Commission expires: 11-1-95

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Brandsness & Brandsness the 13th day of July A.D., 19 95 at 9:49 o'clock A.M., and duly recorded in Vol. M95 of Mortgages on Page 18118.

FEE \$10.00

By  Bernetha G. Loesch, County Clerk