

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)

County of Deschutes)

THIS IS TO CERTIFY That I am the beneficiary in that certain trust deed made by Michael Lee Grable and Colleen M. Grable, husband and wife, Grantor, to Bend Title Company as Trustee, in favor of Harold Elliot as beneficiary, dated November 1, 1994, recorded November 18, 1994 in the mortgage records of Klamath County, Oregon in Volume M94 page 35507, covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 17 in Block 3, Plat No. 1204, Little River Ranch, according to the official plat thereof on file in the office of the Count Clerk of Klamath County, Oregon.

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 3, 1997; 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; and Civil Relief Act of 1940," as amended.

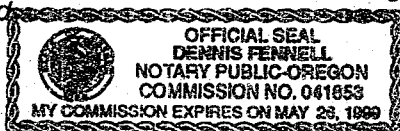
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

Harold Elliot
Harold Elliot

STATE OF OREGON, County of Deschutes, ss:

1/3, 1997 HC

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 1/3/97
Notary Public for Oregon

My Commission Expires: 5/26/99

AFTER RECORDING RETURN TO
Dennis Fennell
Attorney at Law
1195 NW Wall
Bend OR 97701

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Dennis Fennell the 7th day
of January A.D., 19 97 at 9:54 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 398

\$5.00

FEE

Bernetha G. Letsch, County Clerk

by

Kathleen Ross