'97 NAY -9 P3:09

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON SS County of Klamath

THIS IS TO CERTIFY that I am the Attorney and Successor Trustee for beneficiary in that certain trust deed in which Jack Luoma and Delilah M. Luoma, as grantor, conveyed to Josephine-Crater Title Companies, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 10, 1995, and recorded February 15, 1995, in the mortgage records of said county, in book/reel/volume M95, page 3414; thereafter a notice of default with respect to said trust deed was recorded October 25, 1996, in book/reel/volume M96, at page 33824, 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 May 9, 1997; 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.

William L. Sisemore, Successor Trustee

STATE OF OREGON

County of Klanath

This instrument was acknowledged before me on May 9, 1997, by William L. Sisemore.

()FFICIAL SEAL ALICE L. SISEMORE NOTARY PUBLIC - OREGON COMMISSION NO. 045367 STON EXPIRES AUG. 02, 19

Gesemon or ry Public for Oregon My Commission Expires: 08/02/99

After recording, return to: William L. Sisemore 540 Main St., #301 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 May 19 07 at 3:00 o'clock p. M., and recorded in book/reel/volume M97 on page 14327 , o on page <u>14327</u> as fee/file/instrument/microfilm/reception No. 3746) , of the Mortgage Records of said county. Bernetha G. Letsch. Co. Clerk

BY Kuthun Kon

Fee: \$5.00