

Return to:
Brandsness, Brandsness &
Rudd, P.C.
411 Pine Street
Klamath Falls, Oregon 97601

Clerk's Stamp:

ATE 45624

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 Lynn G. Westwood and Greg Schaefer, as grantor, conveyed to Aspen Title & Escrow, Inc. as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated August 1, 1995, and recorded in the mortgage records of said county, in book/volume M95 at page 21876; thereafter a notice of default with respect to said trust deed was recorded February 6, 1997, in book/volume M97 at page 3722 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 June 20, 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.

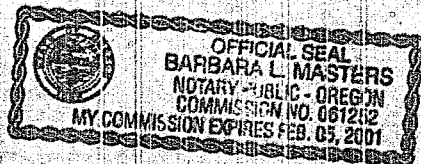
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

Andrew C. Brandsness
Andrew C. Brandsness

STATE OF OREGON)
) ss.
County of Klamath)

June 23rd, 1997.

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: 5-5-01

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 25th day
of June A.D., 19 97 at 10:39 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 19674.

FEE \$10.00

Bernetha G. Letsch, County Clerk

By Bethann Ross

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