

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 Lloyd D. Caldwell and Michaela L. Caldwell, husband and wife, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated December 13, 1990, and recorded December 19, 1990, in the mortgage records of said county, in book/reel/volume M90, page 25149; thereafter a notice of default with respect to said trust deed was recorded March 12, 1997, in book/reel/volume M97, at page 7136, 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 24, 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.

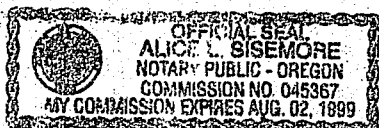
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON)
) SS
County of Klamath)

This instrument was acknowledged before me on July 24, 1997, by William L. Sisemore.

Alice L. Sisemore
Notary 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 24th day of July, 1997, at 2:24 o'clock P.M., and recorded in book/reel/volume M97 on page 23583, or as fee/file/instrument/microfilm/reception No. 41800, of the Mortgage Records of said county.

Bernetha G. Letsch, County Clerk
Name Title

BY Kathleen Rose
Deputy

Fee: \$5.00

97 JUL 24 P 2:24