

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)

County of Deschutes)

Reference is made to that certain trust deed made by Douglas R. MacDuffee as Grantor, to Bend Title Company, an Oregon Corporation, as Trustee, in favor of Harold Elliot as beneficiary, dated January 12, 1995, recorded January 19, 1995 in the mortgage records of Klamath County, Oregon in Volume No. M95 at page No. 1260 covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 11, in Block 3, PLAT NO 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

THIS IS TO CERTIFY That I am the beneficiary in the above referenced trust deed. I reasonably believe at no time during the period of three months and on day immediately preceding the day of said sale and including the day thereof, was the real property described 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.

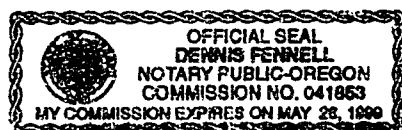
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

10/17/97
Dated

Harold Elliot
Harold Elliot

STATE OF OREGON, County of Deschutes, ss:

On October 17, 1997, 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
Notary Public for Oregon
My Commission Expires: 5-26-99

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Dennis Fennell the 22nd day
of October A.D., 19 97 at 3:08 o'clock P.M., and duly recorded in Vol. M97
of Mortgages on Page 34823.
Return: Dennis Fennell
FEE \$5.00 1195 NW Wall St.
Bend, Or. 97701 By Bernetha G. Letsch, County Clerk
Kathleen Rose