

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) SS
County of Klamath)

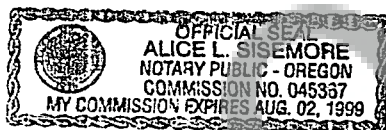
THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which David M. Betz and Lucinda M. Richardson, an estate in fee simple as qualified by the following language in the conveyance to the vestees: "...not as tenants in common, but with the right of survivorship", as grantor, conveyed to Klamath County Title Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated May 27, 1994, and recorded June 2, 1994, in the mortgage records of said county, in book/reel/volume M94, page 17404; thereafter a notice of default with respect to said trust deed was recorded January 9, 1996, in book/reel/volume M96, at page 669, 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 20, 1996; 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 December 1, 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 1st day of December, 1997, at 11:58 o'clock AM, and recorded in book/reel/volume M97 on page 39129, or as fee/file/instrument/microfilm/reception No. 49350, of the _____ Mortgage Records of said county.

Bernetha G. Letsch, Co. Clerk
Name Title

BY Kathleen Ross
Deputy

Fee: \$5.00