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97 DEC -4 P3:40

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AFTER RECORDING RETURN TO:
SHAPIRO & KREISMAN
522 S.W. 5th Avenue
Suite 300
Portland, Oregon 97204
503) 241-0772
Loan #: 485746-6
S&K No. 97-12637

ATC 04046642
CERTIFICATE OF NON-MILITARY SERVICE

STATE OF FLORIDA)
) SS.
County of DUVAL)

THIS IS TO CERTIFY THAT I, STEPHEN H. SALKAY, am the VICE PRESIDENT of Homestead Lending, Inc., F/K/A BancBoston Mortgage Corporation, the current beneficiary in that certain trust deed in which Wayne D. Silverthorne and A. Luana Silverthorne, as tenants by the entirety, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated November 9, 1995, and recorded November 21, 1995, in the mortgage records of said county, in Book No. M95, at Page 31936, Reception No. 9476; thereafter a Notice of Default with respect to said trust deed was recorded August 25, 1997, in Book No. M97 at Page 27807 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 is scheduled to be sold at the trustee's sale on January 14, 1998; 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 Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

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.

39559

Date: DECEMBER 1, 1997

HomeSide Lending, Inc., fka BancBoston
Mortgage Corporation

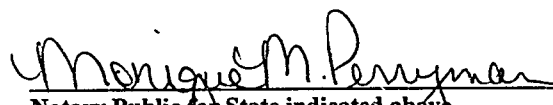

NAME: Stephen H. Salkay
TITLE: Vice President

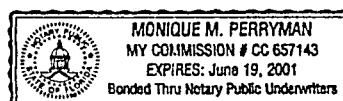


STATE OF FLORIDA)
) SS.
COUNTY OF DUVAL)

On this 1ST day of DECEMBER, 1997, before me the undersigned a
Notary Public appeared STEPHEN H. SALKAY personally known to me or
proved to me on the basis of satisfactory evidence to be the VICE PRESIDENT
_____ of the corporation that executed the within instrument, also known to me to
be the person who executed the within instrument on behalf of the corporation
therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official
seal, the date first hereinabove written.


Notary Public for State indicated above
My commission expires:



STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of Aspen Title & Escrow the 4th day
of December A.D., 19 97 at 3:40 o'clock P. M., and duly recorded in Vol. N97,
of Mortgages on Page 39558.

FEE \$10.00

By Bernetha G. Letsch, County Clerk
