

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

Clerk's Stamp:

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 Debra K. Buckingham, as grantor, conveyed to Aspen Title & Escrow, Inc. as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated October 20, 1995, and recorded in the mortgage records of said county, in book/volume M95 at page 26559; thereafter a notice of default with respect to said trust deed was recorded August 26, 1997, in book/volume M97 at page 27902 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 January 8, 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 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.

Michael P. Rudd
Michael P. Rudd

STATE OF OREGON)
) ss.
County of Klamath)

January 8, 1998.

Personally appeared Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:

STATE OF OREGON, ss.
County of Klamath

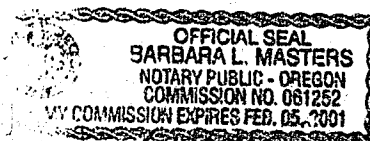
Filed for record at request of:

Aspen Title & Escrow

on this 12th day of January A.D., 1998
at 11:05 o'clock, A. M. and duly recorded
in Vol. M98 of Mortgages Page 815

Bernetha G. Letsch, County Clerk

[Signature]
Notary Public for Oregon
My Commission expires: 5-5-01



Fee, \$5.00

By [Signature]

Deputy