

## 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 Jeffrey D. Davies & Jacalyn T. Davies, as tenants by the entirety, as grantor, conveyed to AmeriTitle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated November 13, 1996, and recorded November 21, 1996, in the mortgage records of said county, in book/reel/volume M96, page 36755; thereafter a notice of default with respect to said trust deed was recorded September 9, 1997, in book/reel/volume M97, at page 29517, 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 February 9, 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.

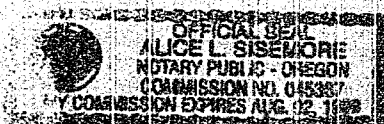
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

William L. Sisemore  
 William L. Sisemore, Trustee

STATE OF OREGON )  
 ) SS  
 County of Klamath )

This instrument was acknowledged before me on February 9, 1998, by William L. Sisemore.

Alice L. Sisemore  
 Notary Public for Oregon  
 My Commission Expires: 08/02/99



After recording, return to:  
William L. Sisemore  
110 N. 6th Street  
Klamath Falls, OR 97601

STATE OF OREGON )  
 County of Klamath ) SS  
 I certify that the within instrument was received for record on the 9th day of February 19 98, at 2:35 o'clock P.M., and recorded in book/reel/volume M98 on page 4150, or as fee/file/instrument/microfilm/reception No. 52881, of the \_\_\_\_\_ Mortgage Records of said county.

Bernetha G. Letsch, Co. Clerk.  
 Name Title

BY Kathleen Ross  
 Deputy

Fee: \$5.00

51w