

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 Lana Watson-Dawkins, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated January 17, 1995, and recorded January 18, 1995, in the mortgage records of said county, in book/reel/volume M95, page 1153; thereafter a notice of default with respect to said trust deed was recorded November 6, 1997, in book/reel/volume M97, at page 36793, 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 March 20, 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.

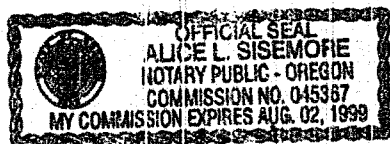
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON)
) SS
County of Klamath)

This instrument was acknowledged before me on March 20, 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 20th day of March 1998, at 11:17 o'clock A. M., and recorded in book/reel/volume 198 on page 8879, or as fee/file/instrument/microfilm/reception No. 54933 of the _____ Mortgage Records of said county.

Bernetha G. Letsch, County Clerk
Name Title

BY Kathleen R. Ross
Deputy

Fee: \$5.00