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CERTIFICATE OF NON-MILITARY SERVICE

Vol. M98 Page 11265

STATE OF OREGON,

County of Deschutes

ss.

THIS IS TO CERTIFY That I am the attorney for the beneficiary in that certain trust deed in which Home Advantage Services, LLC.

Jim N. Slothower, as grantor, conveyed to Jim N. Slothower, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated July 20, 1995, and recorded September 13, 1995, in the mortgage records of said county, in book/reel/volume M95 at page 24780 or as fee/file/instrument/microfilm/reception No. (indicate which); thereafter a notice of default with respect to said trust deed was recorded November 10, 1997, in book/reel/volume M97 at page 37138 of said mortgage records, or as fee/file/instrument/microfilm/reception No. (indicate which); 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 April 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 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.

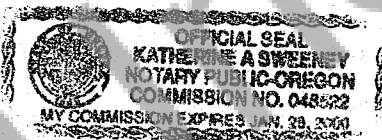
STATE OF OREGON,

County of Deschutes

ss:

Jim N. Slothower

This instrument was acknowledged before me on April 6, 1998, by Jim N. Slothower



Katherine A. Sweeney  
Notary Public for Oregon  
My commission expires 1/26/2001

CERTIFICATE OF NON-MILITARY SERVICE

Re Trust Deed from

Jackie M. Belmont Grantor

to

Jim N. Slothower Trustee

AFTER RECORDING RETURN TO

Jim N. Slothower  
PO Box 351  
Bend, OR 97709

(DON'T USE THIS SPACE; RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

STATE OF OREGON

County of \_\_\_\_\_ ss.

I certify that the within instrument was received for record on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_M., and recorded in book/reel/volume \_\_\_\_\_ on page \_\_\_\_\_, or as fee/file/instrument/microfilm/reception No. \_\_\_\_\_ of the \_\_\_\_\_ Records of said County.

NAME TITLE

By \_\_\_\_\_ Deputy

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ON

TRUSTEE'S NOTICE OF SALE

11266

Reference is made to that certain trust deed made by Jackie M. Belmont, as grantor, to Western Title & Escrow (assigned to Jim N. Slothower), as trustee, in favor of Steven Trono (assigned to Home Advantage Services, LLC), as beneficiary, dated July 20, 1995, recorded September 13, 1995, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. M95 at page 24780, or as fee/file/instrument/microfilm/reception No. (indicate which), covering the following described real property situated in said county and state, to-wit:

Lot 45 in Block 1, TRACT 1098 - SPLIT RAIL RANCHOS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: \$150.00 from 9/13/97 and the 1996-97 real property taxes. Additionally, grantor has allowed an individual or individuals to reside in travel trailers or campers on the property for more than 3 days without obtaining a building permit in violation of local laws and/or ordinances and covenants, conditions and restrictions affecting the property, which constitutes a default under the trust deed. By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$13,693.15, plus interest at the rate of 9.9% per annum from 8/15/97 until paid, plus accrued late charges, title expenses, costs, trustee's and attorney's fees incurred herein by reason of said default, and any further sums advanced by the beneficiary for the protection of the above described property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 9, 1997, at the hour of 10:15 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at front steps of Klamath County Library, 126 S. 3rd Street in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED November 4, 1997

Signature of Jim N. Slothower, Successor Trustee

State of Oregon, County of Deschutes ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 7th day of April, 1998 at 11:24 o'clock A.M., and duly recorded in Vol. M98 of Mortgages on Page 11265

FEE \$15.00

By Bernetha G. Letsch, County Clerk