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 Harley Dean Cox, as grantor, conveyed to First American Title Insurance Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated October 29, 1997, and recorded November 4, 1997, in the mortgage records of said county, in book/reel/volume M97, page 36465; thereafter a notice of default with respect to said trust deed was recorded March 4, 1998, in book/reel/volume M98, at page 6978, of said mortgage records; thereafter the said trust deed was sold at the trustee's sale on July 13, 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, Trustee

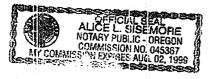
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STATE OF OREGON

SS

County of Klamath

This instrument was acknowledged before me on July 13, 1998, by William L. Sisemore.



Notary Public for Oregon My Commission Expires: 08/02/99

After recording, return to: William L. Sisemore
11.0 North Sixth Street
Klamath Falls, OR 97601

STATE OF OREGON)
County of Klamath) SS
I certify that the within instrument was received for record on the 13thday of July 19 98 , at 1:32 o'clock P M., and recorded in book/reel/volume M98 on page 25006 , or as fee/file/instrument/microfilm/reception No. 62191 , of the Mortgage Records of said county.

Bernetha G. Letsch, County Clerk
Name Title

BY Daulin Willendore
Deputy

Fee \$.5.00