

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 John E. Kolakowski & Christina M. Kolakowski, as grantor, conveyed to William L. Sisemore, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated January 25, 1996, and recorded January 30, 1996, in the mortgage records of said county, in book/reel/volume M96, page 2607; thereafter a notice of default with respect to said trust deed was recorded April 28, 1998, in book/reel/volume M98, at page 14019, 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 October 14, 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.

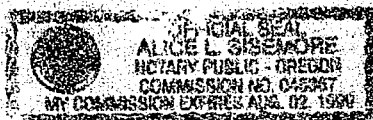
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary 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 October 14, 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 North Sixth St
Klamath Falls, OR 97601

STATE OF OREGON)
 County of Klamath) SS
 I certify that the within instrument was received for record on the 14th day of October 19 98, at 2:18 o'clock P. M., and recorded in book/reel/volume M98 on page 37702, or as fee/file/instrument/microfilm/reception No. 67884, of the Klamath County Mortgage Records.

Bernetha G. Letsch, Co. Clerk
 Name Title

BY Kathleen Boyd
 Deputy

Fee: \$5.00