

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
County of Klamath) SS

THIN IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Rodney D. Miller and Kelly A. Miller, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 11, 1997, and recorded February 14, 1997, in the mortgage records of said county, in book/reel/volume M97, page 4715; thereafter a notice of default with respect to said trust deed was recorded September 4, 1998, in book/reel/volume M98, at page 3288; 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 January 22, 1999; 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.

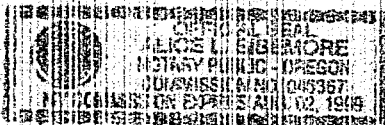
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

William L. Sisamore
William L. Sisamore, Trustee

STATE OF OREGON)
County of Klamath) SS

This instrument was acknowledged before me on January 22, 1999, by William L. Sisamore.

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



After Recording, return to:
William L. Sisamore
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 22 day of JANUARY, 1999, at 2:45 o'clock P. M., and recorded in MORTGAGES book/reel/volume M99 on page 2334, or as per file/instrument/inception/reception No. 740 of the mortgage Records of said county.

LINDA SMITH KLAMATH COUNTY CLERK
Name Title

BY Kathleen Br...
Deputy