

'99 APR 22 P3:26

MTC 46644

Return to:  
Brandsness, Brandsness &  
Rudd, P.C.  
411 Pine Street  
Klamath Falls, Oregon 97601

Clerk's Stamp:

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CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON            )  
                                  ) ss.  
County of Klamath        )

THIS IS TO CERTIFY That I am the attorney for the beneficiary/beneficiary's successor in interest in that certain trust deed in which Salvador Paez and Olivia Alvarado, not as tenants in common, but with the right of survivorship, as grantor, conveyed to Mountain Title Company of Klamath County as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated April 2, 1990, and recorded in the mortgage records of said county, in book/volume M90 at page 6220; thereafter a notice of default with respect to said trust deed was recorded December 2, 1998, in book/volume        at page        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 April 16, 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.

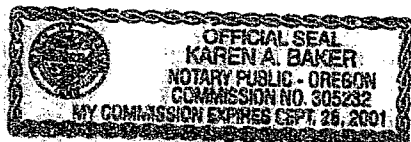
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

Michael P. Rudd  
Michael P. Rudd

STATE OF OREGON            )  
                                  ) ss.  
County of Klamath        )

April 20, 1999.

Personally appeared Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:



Karen A. Baker  
Notary Public for Oregon  
My Commission expires: 9-28-01

STATE OF OREGON : COUNTY OF KLAMATH:        ss.

Filed for record at request of Amerititle the 22nd day  
of April A.D. 1999 at 3:26 o'clock P M., and duly recorded in Vol. M99  
of Mortgages on Page 14927

FEE \$10.00

by Linda Smith, County Clerk  
Linda Smith