1999 JUL -8 AM 10: 58

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CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON, County of Klamath) ss.

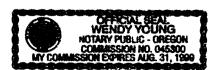
THIS IS TO CERTIFY That I am the attorney for the beneficiary in that certain trust deed in which D. M. Giambersio, as grantor, conveyed to Aspen Title Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 22, 1996 and recorded February 23, 1996 in the mortgage records of said county, in Volume M 96 at Page 4968 of the Mortgage Records of Klamath County, Oregon; 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 June 29, 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 M. Ganong, OSB No. 78213

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on the our day of July, 1999 by William M. Ganong.



Notary Public for Oregon
My Commission Expires: 8-31-99

State of Oregon, County of Klamath Recorded 7/08/99, at 10:58 a. m. In Vol. M99 Page 27259 Linda Smith, County Clerk Fee\$ 10 ~ K/L