

AFTER RECORDING RETURN TO:
 Shapiro & Kreisman
 522 S.W. Fifth Avenue, #915
 Portland, OR 97204
 99-13465

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

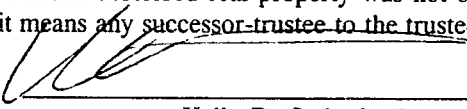
State of Oregon)
)
 County of Multnomah)

I, Kelly D. Sutherland, being first duly sworn, depose, say and certify that:
 I am the Successor trustee in that certain trust deed executed and delivered by Ronald Stemler as grantor to Amerititle as trustee, in which Mission Hills Mortgage Corporation, a California corporation is beneficiary, recorded on January 12, 1998, in the mortgage records of Klamath County, Oregon in Book/Reel/Volume No. M98, at Page 864, Instrument No. 51398, covering the following described real property situated in said county:

Lot 8 of LEWIS TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

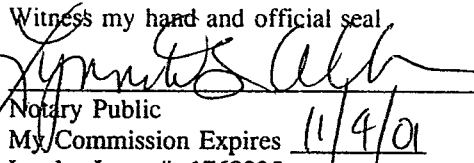
Commonly known as: 1606 Wiard Street, Klamath Falls, OR 97603

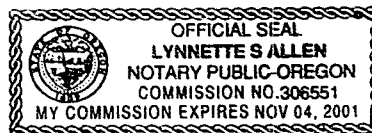
I hereby certify that on June 15, 1999, the above described real property was not occupied. The word "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.


 Kelly D. Sutherland

State of Oregon)
)
 County of Multnomah)

On this 17th day of September, in the year 1999, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

 Notary Public
 My Commission Expires 11/4/01
 Lender Loan #: 1769025



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AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

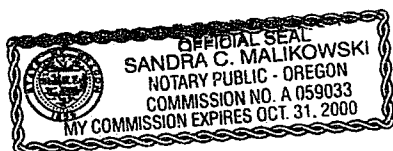
I, Jeffrey Hamar, being first duly sworn, depose and say: That I am, and have been
At all material times hereto, a competent person over the age of eighteen years and a resident of Klamath
County, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the
property described below.

That on the 15th day of June, 1999, after personal inspection, I found the following
described real property to be unoccupied.

Commonly described as, (Street Address) 1606 Wiard
Klamath Falls OR 97603

Jeffrey K Hamar

Subscribed and Sworn to before me this 16 day of June, 1999.



Sandra C Malikowski

Notary Public for Oregon
My commission expires:

State of Oregon, County of Klamath
Recorded 9/23/99, at 11:27 A.M.
In Vol. M99 Page 37833
Linda Smith,
County Clerk Fees 15.00

2062