

AFTER RECORDING RETURN TO:
 SHAPIRO & KREISMAN
 522 S.W. 5th Avenue
 Suite 915
 Portland, Oregon 97204
 (503) 241-0772
 99-13523

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF FLORIDA)
) SS.
 County of DUVAL)

THIS IS TO CERTIFY THAT I, JON DICKERSON, am the ~~SR. VICE PRESIDENT~~ U.S. Bank National Association, fka First Bank National Association, TR U/A dtd 5/1/98 (EQCC Home Equity Loan Trust 1998-1) by EquiCredit Corporation of America, Attorney-in-fact, the current beneficiary in that certain trust deed in which Norman L. Cecil and Linda Cecil, husband and wife, as grantor, conveyed to Klamath County Title Company, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated January 9, 1998, and recorded January 14, 1998, in the mortgage records of said county, in Book No. M98, at Page 1088; thereafter a Notice of Default with respect to said trust deed was recorded August 9, 1999, in Book No. M-99, Page No. 32005 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 is scheduled to be sold at the trustee's sale on December 15, 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 Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

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.

U.S. Bank National Association, fka First Bank
 National Association, TR U/A dtd 5/1/98 (EQCC
 Home Equity Loan Trust 1998-1) by EquiCredit
 Corporation of America, Attorney-in-fact
 Beneficiary

By: [Signature]
Name-Title
 JON DICKERSON, SR VICE PRESIDENT

A/15-

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50359

STATE OF FLORIDA)
) SS.
COUNTY OF DUVAL)

On this 25 day of AUGUST, 19 99, before me the undersigned a Notary Public appeared JON DICKERSON personally known to me or proved to me on the basis of satisfactory evidence to be the SR VICE PRESIDENT of the corporation that executed the within instrument, also known to me to be the person(s) who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.

Lora A. Sattler
Notary Public for State indicated above
My commission expires:

Loan #: 8543000445



State of Oregon, County of Klamath
Recorded 12/23/99, at 10:13 a.m.
In Vol. M99 Page 50358
Linda Smith,
County Clerk Fee \$ 15.00