

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON

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Deschutes County

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THIS IS TO CERTIFY That I am the beneficiary to that certain Deed of Trust made by Brian C. Pratt and Cindy R. Pratt, as Grantors, to First American Title Company as Trustee, in favor of Harold Elliot as beneficiary, dated April 18, 1996, recorded April 22, 1996 in the mortgage records of Klamath County, Oregon in book M-96 at page No. 11146 covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 10, Block 1, Tract No. 1204, LITTLE RIVER RANCH, according to the official plat thereof on file in the office of the Clerk 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 September 12, 2002. I reasonably believe at no time during the period of three months and on day immediately proceeding the day of said sale and including the day thereof, was the real property described 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; and Civil Relief Act of 1940," as amended.

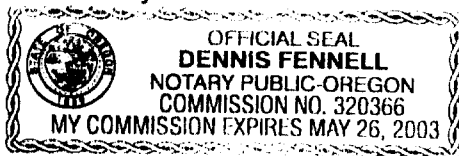
Dated 9/12/02

Harold Elliot
Harold Elliot

STATE OF OREGON

Deschutes County

On 9-12-02 Personally appeared the above named Harold Elliot who subscribed and swore to the foregoing certificate and acknowledged the foregoing instrument to be his voluntary act and deed.



[Signature]
Notary Public for Oregon

**CERTIFICATE OF
NON-MILITARY SERVICE**
AFTER RECORDING RETURN TO

rk
Dennis Fennell
Attorney
1195 NW Wall Street
Bend OR 97701

State of Oregon, County of Klamath
Recorded 09/18/2002 8:15 a. m.
Vol M02, Pg 53101
Linda Smith, County Clerk
Fee \$ 21⁰⁰ # of Pgs 1