

**CERTIFICATE OF NON-MILITARY SERVICE**

STATE OF OREGON )  
 )  
Deschutes County )

THIS IS TO CERTIFY That I am the beneficiary to that certain Deed of Trust by Kelly Kever as Grantor to First American Title Company as Trustee in favor of Harold Elliot as beneficiary, dated October 30, 1997 recorded on November 6, 1997 in the mortgage records of Klamath County, Oregon in book M-97 at page number 36805 covering the following described real property situated in the above-mentioned County and State, to wit:

Lot 19, Block 4, 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.

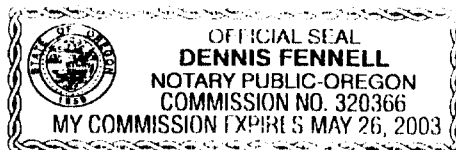
Dated 9/12/02

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.



Dennis Fennell  
Notary Public for Oregon

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NON-MILITARY SERVICE**

AFTER RECORDING RETURN TO  
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 53104  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1