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MJZ- 64760

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RETURN TO:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

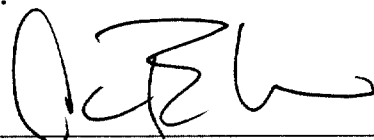
State of Oregon, County of Klamath
Recorded 09/15/04 3:16 p m
Vol M04 Pg 61521
Linda Smith, County Clerk
Fee \$21- # of Pgs 1

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

THIS IS TO CERTIFY That I am the attorney for the beneficiary/beneficiary's successor in interest in that certain trust deed in which Floyd Gaunt, as grantor, conveyed to Mountain Title Company of Klamath County as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated November 17, 1995, and recorded in the mortgage records of said county, in book/volume M95 at page 32106; thereafter a notice of default with respect to said trust deed was recorded April 28, 2004, in book/volume M04 at page 25653 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 was sold at the trustee's sale on September 10, 2004; 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.

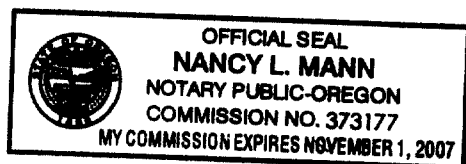
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

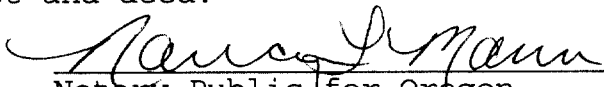


Andrew C. Brandsness

STATE OF OREGON)
) ss.
County of Klamath)

Personally appeared before me this 10 day of September, 2004, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.





Notary Public for Oregon
My Commission expires: 11-1-07

2/00 am