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

1st 1284095

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF OREGON)
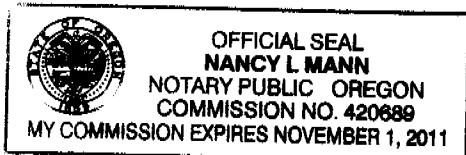   ) ss.
County of Klamath)

  THIS IS TO CERTIFY That I am the attorney for the beneficiary/beneficiary's successor in interest in that certain trust deed in which Jerome A. Fanaro and Davonna M. Fanaro, husband and wife, as grantor, conveyed to First American Title Insurance Company of Oregon as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated April 6, 2006, and recorded in the mortgage records of said county, in book/volume M06 at page 07058; thereafter a notice of default with respect to said trust deed was recorded September 25, 2008, in Volume M08, Page 13345 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 February 5, 2009; 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 Servicemembers' Civil Relief Act, as amended.
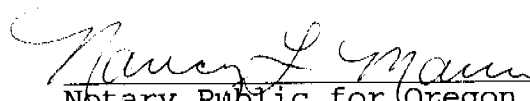
  In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

                _____
                Michael P. Rudd

STATE OF OREGON)
) ss.
County of Klamath)

  Personally appeared before me this 9 day of February, 2009, Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL
NANCY L MANN
NOTARY PUBLIC   OREGON
COMMISSION NO. 420689
MY COMMISSION EXPIRES NOVEMBER 1, 2011

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