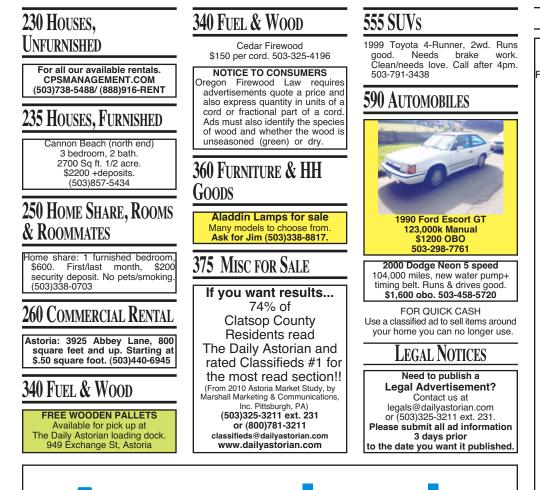
THE DAILY ASTORIAN • MONDAY, OCTOBER 12, 2015



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LEGAL NOTICES

AB4922 TRUSTEE'S NOTICE OF SALE

ile No. 7236.26287 Reference is made to that certain trust deed made by Price L. Policky and Rosemarie Policky, husband and wife, as grantor, to Pacific Title, as trustee, in favor of New Century Mortgage Corporation, as beneficiary, dated 04/21/06, recorded 04/28/06, in the mortgage records of CLATSOF County, Oregon, as 200604809 and Re-recorded 5/4/2006 AF#200605063 and subsequently assigned to U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-NC2 Asset Backed Pass-Through Certificates, Series 2006-NC2 by Assignment recorded as 201407023, covering the following described real property situated in said county and state, to wit: The North one-half of Lots 12 and 13, Block 18, Taylor's Astoria in the City of Astoria, County of Clatsop, and State of Oregon. PROPERTY ADDRESS: 260 Melbourn Avenue Astoria, OR 97103 Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has beer recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1,154.64 beginning 04/01/13; and monthly payments of \$1,153.08 beginning 06/01/13; plus advances of \$430.75; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$142,551.33 with interest thereon at the rate of 9.25 percent per annum beginning 03/01/13 plus advances of \$430.75; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. WHEREFORE, notice hereby is given that the undersigned trustee will on December 23, 2015 at the hour of 10:00 clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the main lobby of the Clatsop County Courthouse, 749 Commercial, in the City of Astoria, County of CLATSOP, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.786 and 86.789 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the deta cut for the trustee acts and the here acts out the discrete act for the trustee acts of the here for an exceeding the same trust development of the deta cut for the discrete acts of the trustee acts of the here for the here for acts of the here for t the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Without limiting the trustee's disclaimer of representation or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential dange before deciding to place a bid for this property at the trustee's sale. The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and use incorporatos by this ference. For further information, please contact: Nanci Lambert Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 425-586-1900 Policky, Price L and Rosemarie I (TS# 7236.26287) 1002.282571-File No.

Published: September 21st, 28th, October 5th, and 12th, 2015.

AB4943 TRUSTEE'S NOTICE OF SALE

The National Credit Union Administration Board, acting in its capacity as Liquidating agent for TLC Federa Credit Union pursuant to 12 U.S.C. § 1787(b), has granted, assigned and transferred to FIBRE FEDERAL CREDIT UNION, all of its right, title and interest in and to that one certain Deed of Trust dated June 11. 2012, executed by Judy J. Curnow, as Borrower, TLC Federal Credit Union, as Lender and Ticor Title Company, as Trustee, recorded on June 12, 2012, as Instrument No. 201204676, in the Official Records of Clatsop County, Oregon; together with the note or notes described or referred to in that Deed of Trust, the money due and to become due on the Deed of Trust with interest and all rights accrued or to accrue under the Deed of Trust. Fibre Federal Credit Union is the current owner/holder of the note and obligations secured by the Deed of Trust.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to

ots 47 and 48, Block 51, FLAVEL, in the City of Warrenton, County of Clatsop, State of Oregon.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

rrearage in the sum of \$2,615.89 as of July 1, 2015, plus additional payments, property expenditures, taxes liens, assessments, insurance, late fees, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Payoff in the sum of \$58,387.99 as of July 1, 2015, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, late fees, attorney's and trustee's fees and costs incurred by beneficiary or its assigns

WHEREFORE, notice hereby is given that the undersigned trustee will on **December 16, 2015**, at the hour of **11:00 a.m.**, in accord with the standard of time established by ORS 187.110, at the following place: **North Front Entrance of the Clatsop County Courthouse, 749 Commercial Street, Astoria, Oregon**, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to partially satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before



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JANRIC CLASSIC SUDOKU

Fill in the blank cells using numbers 1 to 9. Each number can appear only once in each row, column and 3x3 block. Use logic and process elimination to solve the puzzle. The difficulty level ranges from Bronze (easiest) to Silver to Gold (hardest).

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the date last set for the sale, to have this foreclosure proceeding dismissed and the rust Deed reinstated payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

Vithout limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale

construing this notice, the singular includes the plural, the word "grantor" includes any successor in interes to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The NOTICE TO RESIDENTIAL TENANTS, attached hereto as Exhibit A, is incorporated herein by reference. Exhibit A, NOTICE TO RESIDENTIAL TENANTS, is not published pursuant to reference. Exh ORS.86.774(2)(b).

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION OF IT, WE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY US, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE THAT YOU DO DISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VEDECATION DO MISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VERIFICATION BY MAILING YOU A COPY OF THE RECORDS. IF YOU SO REQUEST, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR.

DATED: July 27, 2105

Michelle M. Bertolino, Successor Trustee Farleigh Wada Witt 121 SW Morrison, Suite 600 Portland, OR 97204 Phone: 503-228-6044; fax: 503-228-1741

Published: October 5th, 12th, 19th and 26th, 2015.

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