

BEO Bancorp reports first quarter earnings

HEPPNER—BEO Bancorp and its subsidiary, Bank of Eastern Oregon, announced first-quarter 2017 consolidated net income of \$801,000 or \$0.67 per share, compared to \$782,000 or \$0.64 per share for first quarter 2016. Total assets were \$377 million up seven percent year over year. Net loans of \$304 million were up seven percent from the same period in 2016, while deposits were at \$334.3 million, up seven percent year over year.

“We are pleased with

how 2017 is starting. We are seeing steady, managed growth in both loans and deposits. Net income is slightly higher than last year, which adds to shareholder equity, which is up 7.6 percent year over year,” said president and CEO Jeff Bailey.

Chief financial officer Mark Lemmon said, “Net income is up 2.43 percent from last year. Return on Average Assets is 0.84 percent compared to 0.88 percent last year; with Return on Average Equity at

10.63 percent versus 11.12 percent in 2016.”

“As an ag-based bank, first quarter is typically the low point in our lending cycle,” Lemmon went on to say. “Over the next few months we should see ag lines drawn upon and loan volume increase accordingly.”

“Seven percent growth in loans, deposits and assets year over year is strong when compared to previous year’s growth trends for the same period,” chief operations officer Gary

Propheter added. “I see this as a reflection of the trust that customers place in our institution, which comes from having a great team of bankers.”

Bailey said renewal season was challenging, which was expected. The bank saw an uptick in carryovers and tighter margins brought on by lower production and depressed commodity prices during 2016.

“Spring field work is well underway and we feel optimistic about the moisture situation. Reservoirs

are full, there is a decent snow pack and crops are looking good,” he said.

“There is increased optimism in regards to crop production and quality of grass for the ranchers. It is pretty early to make any bold predictions, but at

this early stage harvest prospects are better than we have seen for several years,” concluded Bailey.

For further information on the company or to access internet banking, visit the website at <http://www.beobank.com>.

Cardinals pick up the pace in track events

The Cardinal track team had a busy week last week, attending the AMJ Invitational on Friday in Vida and the Maynard Mai Invitational in Glide on Saturday. Ione men placed sixth in a field of nine at the AMJ, while women place four out of seven. At Glide, Cardinal men and women placed 11 and 12 out of a field of 16 teams, respectively.

Individual results with placings shown to eighth are as follows:

AMJ Invitational, April 7
Men’s Varsity Finals Results
100 Meters
8. JR Roque 13.12a PR
Goncalo Silva 13.25a PR
Pedro Bolanos 14.12a
200 Meters
6. Dan Kelly 26.55a
Goncalo Silva 28.14a
Roman Rodriguez 31.45a PR
400 Meters
5. Junior Verduzco 1:03.04a
Roman Rodriguez 1:15.55a PR
1500 Meters
3. Danny Doherty 5:20.80a
3000 Meters
7. Danny Doherty 11:40.34a
300m Hurdles - 36”
3. Junior Verduzco 55.27a
2k Steeplechase
JR Roque 10:31.88a PR
Goncalo Silva 11:18.27a PR
Danny Doherty 11:18.54a PR
Dan Kelly 11:19.77a PR

Jake Heideman 11:25.73a PR
4x100 Relay
3. Cord Flynn, JR Roque, Dan Kelly, Junior Verduzco, 49.16a
Shot Put - 12lb
5. Karsen Dumler 30-10.00
Discus - 1.6kg
5. Karsen Dumler 89-10
Jake Heideman 63-10
Javelin - 800g
2. Cord Flynn 141-08 SR
8. Jake Heideman 93-01 PR
Goncalo Silva 90-04
High Jump
7. Dan Kelly 4-06.00 PR
Long Jump
5. Junior Verduzco 17-05.75 PR
JR Roque 15-11.00 PR
Pedro Bolanos 12-10.50
Triple Jump
4. Dan Kelly 31-04.50
Women’s Varsity Finals Results
800 Meters
5. Mackenzie Heideman 3:17.76a
1500 Meters
2. Mackenzie Heideman 5:53.12a PR
6. Susie Teeman 7:03.11a PR
100m Hurdles - 33”
1. Laura Ayala 19.80a SR
2. Sarah Knop 20.83a PR
300m Hurdles - 30”
1. Sarah Knop 1:00.30a
2. Laura Ayala 1:02.11a
2k Steeplechase
7. Sarah Knop 11:37.62a PR
8. Ashley Medina 12:13.28a PR
Sonia Medina 16:55.34a PR
Shot Put - 4kg

5. Ashley Medina 22-04.00 PR
Sonia Medina 19-04.00
Discus - 1kg
4. Ashley Medina 69-00
5. Sonia Medina 54-01
Javelin - 600g
7. Laura Ayala 59-10
Mackenzie Heideman 49-03
High Jump
5. Sarah Knop 4-02.00 PR
Long Jump
3. Laura Ayala 12-07.25
Glide/Maynard Mai Invitational, April 8
Men’s Varsity Finals Results
100 Meters
Goncalo Silva 13.59a
Roman Rodriguez 14.53a PR
Jake Heideman 16.04a PR
400 Meters
Junior Verduzco 1:01.48a
JR Roque 1:03.03a PR
Pedro Bolanos 1:08.27a PR
1500 Meters
3. Hayden Qualls 4:47.56a PR
Danny Doherty 5:21.50a
3000 Meters
4. Hayden Qualls 10:39.57a SR
Danny Doherty 11:34.18a SR
Shot Put - 12lb
Karsen Dumler 31-11.00
Discus - 1.6kg
4. Cord Flynn 120-09 PR
Karsen Dumler 96-10 SR
Jake Heideman 64-05 PR
Javelin - 800g
3. Cord Flynn 139-08
Dan Kelly 100-06 PR
Roman Rodriguez 93-08 PR
Long Jump
JR Roque 14-08.00

Goncalo Silva 13-08.50
Pedro Bolanos 12-11.00
Triple Jump
Dan Kelly 31-09.00
Women’s Varsity Finals Results
400 Meters
7. Sarah Knop 1:14.95a
800 Meters
Mackenzie Heideman 3:03.47a
Susie Teeman 3:23.85a PR
1500 Meters
5. Mackenzie Heideman 6:04.76a
100m Hurdles - 33”
6. Laura Ayala 20.80a
300m Hurdles - 30”
6. Laura Ayala 57.37a PR
8. Sarah Knop 59.84a
Shot Put - 4kg
Ashley Medina 20-04.00
Sonia Medina 19-05.00
Discus - 1kg
Ashley Medina 68-09
Sonia Medina 62-04 PR
Javelin - 600g
Laura Ayala 66-00
Mackenzie Heideman 51-00
High Jump
5. Sarah Knop 4-02.00
Long Jump
Laura Ayala 12-00.50
Cardinal athletes competed Tuesday at the Grant Union Small Schools Meet; results were not available at press time. They next travel to Condon on Friday, April 28, for the Condon/Wheeler Invitational. The first event begins at noon.

Mustang athletes gallop to forefront in Dick Horyna meet

The Heppner track and field team attended the Dick Horyna Invitational on Saturday, April 8, at Stanfield Secondary School, Stanfield. No team placings were available, but several individual athletes made their presence felt on the field.

Individual results, with places shown to eighth, are as follows:

Men’s Finals Varsity Results
100 Meters
Carson Brosnan 14.02a
Austin Moses 14.76a PR
200 Meters
Carson Brosnan 27.82a
Gavin Hanna 28.13a PR
400 Meters
Gibson McCurry 1:03.66a PR
Evan Kollman 1:11.74a

800 Meters
2. Hunter Nichols 2:09.25a
5. Trent Smith 2:18.92a SR
Jordan Sweeney 2:43.84a
1500 Meters
2. Hunter Nichols 4:25.32a
Jordan Sweeney 5:09.42a
Evan Kollman 5:18.94a PR
3000 Meters
1. Trent Smith 10:24.79a PR
7. Leo Waite 11:26.37a PR
Evan Kollman 12:38.45a PR
110m Hurdles - 39”
7. Jake Wallace 20.00a PR
Leo Waite 21.24a PR
300m Hurdles - 36”
Jake Wallace 51.48a PR
Gibson McCurry 53.10a
Austin Moses 1:07.03a
4x400 Relay
4. Relay Team 4:15.38a
Shot Put - 12lb
1. Derek Howard 45-07.00 PR
Jake Wallace 30-08.00 PR

Austin Moses 21-10.00
Discus - 1.6kg
5. Derek Howard 103-10.00 PR
Carson Brosnan 87-01.00 PR
Gavin Hanna 75-02.00
Javelin - 800g
4. Jake Wallace 121-02.00 PR
Gavin Hanna 105-02.00
Carson Brosnan 99-02.00
High Jump
2. Alex Lindsay 5-06.00
Gibson McCurry 5-00.00
Long Jump
Gavin Hanna 14-08.00
Triple Jump
3. Alex Lindsay 38-10.00
Leo Waite 29-06.00
Women’s Varsity Finals Results
100 Meters
Makayla Silvia 15.02a
200 Meters
Alison Cecil 31.44a PR

400 Meters
6. Alison Cecil 1:15.60a
100m Hurdles - 33”
7. Makayla Silvia 20.53a PR
Shot Put - 4kg
Makayla Silvia 19-07.00 PR
Javelin - 600g
Alison Cecil 65-08.00 PR
Long Jump
6. Makayla Silvia 13-05.00
Triple Jump
4. Alison Cecil 21-09.50 PR
Heppner athletes next compete at the 53rd annual Centennial Invitational Saturday, April 22, at Centennial High School. Events start at 11 a.m.

HEPPNER GAZETTE-TIMES

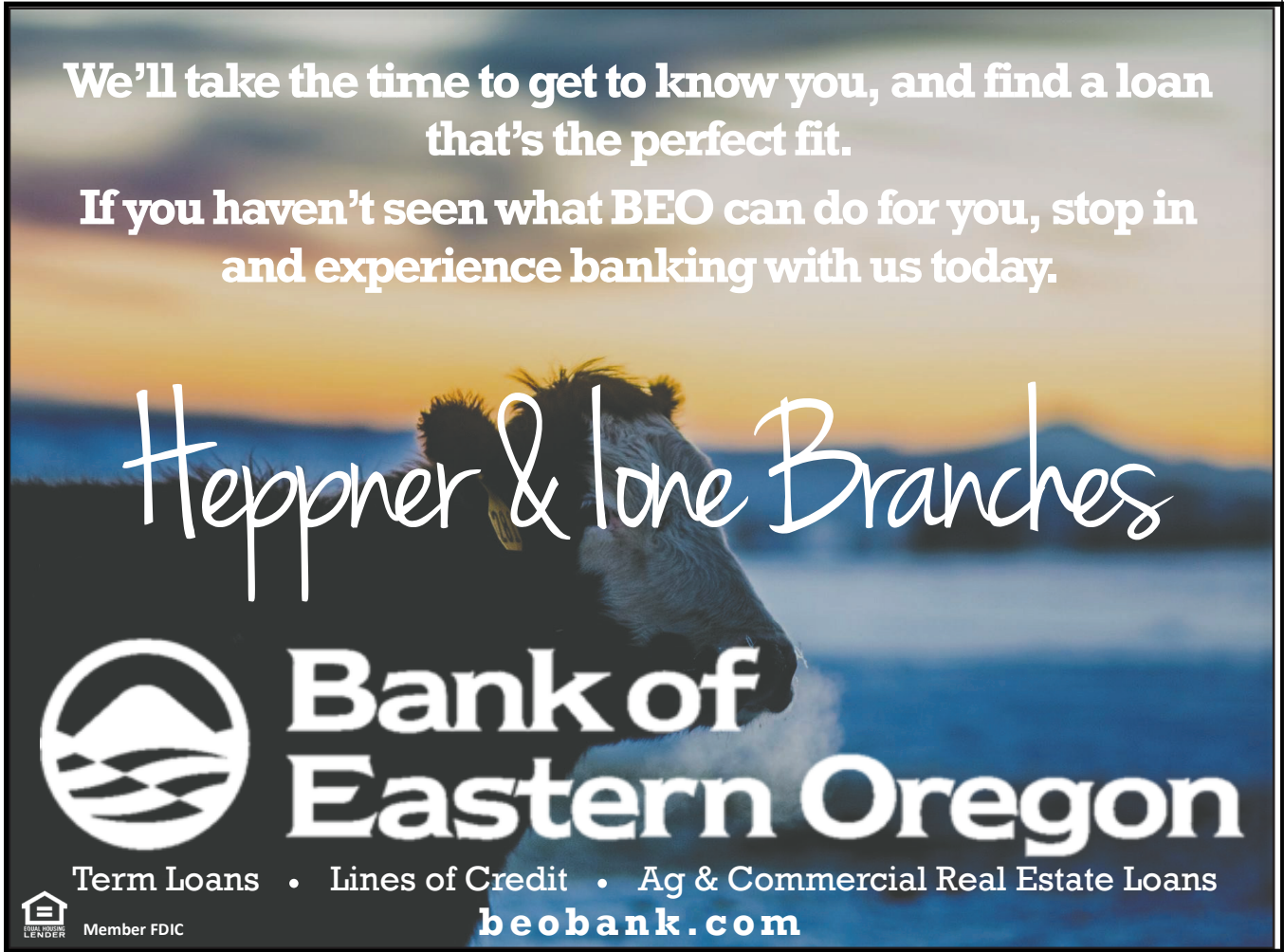
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PUBLIC NOTICE
TS No. OR06000002-16-1 APN 9307 / 1003 5N2719CC02619 TO No 1 6003 7286 -OR- MSO TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed made by, KAREN E. DEVORE, UNMARRIED WOMAN as Grantor to FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (“MERS”), as designated nominee for MORTGAGE INVESTORS CORPORATION., Beneficiary of the security instrument, its successors and assigns, dated as of August 29, 2011 and recorded on September 15, 2011 as Instrument No. 2011-28799 and the beneficial interest was assigned to FREEDOM MORTGAGE CORPORATION and recorded December 21, 2016 as Instrument Number 2016-39444 of official records in the Office of the Recorder of Morrow County, Oregon to-wit: APN: 9307 / 1003 5N2719CC02619 NORTH 1/2 OF LOT 30, ALL OF LOT 31, BLOCK 44, IRRIGON, IN THE CITY OF IRRIGON, COUNTY OF MORROW AND STATE OF OREGON. INCLUDING THAT PORTION OF THE VACATED ALLEY INURED THERETO; EXCEPTING THEREFROM THAT PORTION DEEDED TO THE CITY OF IRRIGON, IN DEED RECORDED JULY 28, 1997, AS MICROFILM NO. M-51802, MORROW COUNTY MICROFILM RECORDS. Commonly known as: 110 SE TENTH STREET, IRRIGON, OR 97844 Both the Beneficiary, FREEDOM MORTGAGE CORPORATION, and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor’s failure to pay: Failed to pay payments which became due Monthly Payment(s): 22 Monthly Payment(s) from 01/01/2013 to 10/01/2014 at \$531.23, 12 Monthly Payment(s) from 11/01/2014 to 10/01/2015 at \$495.78, 12 Monthly Payment(s) from 11/01/2015 to 10/01/2016 at \$505.36, 4 Monthly Payment(s) from 11/01/2016 to 02/01/2017 at \$514.77 Monthly Late Charge(s): 22 Monthly Late Charge(s) from 01/01/2013 to 10/01/2014 at \$314.38, 11 Monthly Late Charge(s) from 11/01/2014 to 09/01/2015 at \$141.57, 10 Monthly Late Charge(s) from 01/01/2016 to 10/01/2016 at \$132.50, 4 Monthly Late Charge(s) from 11/01/2016 to 02/01/2017 at \$54.52 By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$82,515.99 together with interest thereon at the rate of 3.00000% per annum from December 1, 2012 until paid; plus all accrued late charges thereon; and all Trustee’s

fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed. Wherefore, notice is hereby given that, the undersigned Trustee will on July 12, 2017 at the hour of 12:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, Court Street entrance steps to the Morrow County Courthouse, 100 Court St, Heppner, OR 97836 County of Morrow, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee’s or attorney’s fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale. Without 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. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word “Grantor” includes any successor in interest to the Grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words “Trustee” and “Beneficiary” includes their respective successors in interest, if any. Dated: February 24, 2017 By: Nathan F. Smith, Esq., OSB #120112 Successor Trustee Malcolm & Cisneros, A Law Corporation Attention: Nathan F. Smith, Esq., OSB #120112 c/o TRUSTEE CORPS 17100 Gillette Ave, Irvine, CA 92614 949-252-8300 FOR SALE INFORMATION PLEASE CALL: In Source Logic at 702-659-7766 Website for Trustee's Sale Information: www.insourcelogic.com ISL Number 28760, Pub Dates: 04/19/2017, 04/26/2017, 05/03/2017, 05/10/2017. Published: April 19, 26, May 3, 10, 2017 Affidavit