

**PUBLIC NOTICE  
TRUSTEE'S NOTICE OF SALE**

The Trust Deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):

Grantor: Noah J. Powers  
Trustee: AmeriTitle  
Beneficiary: Oregon State Credit Union  
Date: May 22, 2018  
Recording Date: May 25, 2018  
Recording Reference: Reel 4081, Page 217, Film Records  
County of Recording: Marion County

The Successor Trustee is Patrick L. Stevens and the mailing address of the Successor Trustee is: Patrick L. Stevens, Successor Trustee, Hutchinson, Cox, Coons, Orr & Sherlock, P.C., PO Box 10886, Eugene, OR 97440.

The Trust Deed covers the following described real property in the County of Marion and State of Oregon, ("the Property"): The East 42 feet of Lots 7 and 8 and 9 of Block 4, COMPTON'S ADDITION NO. 1, in the City of Salem, Marion County, Oregon.

Commonly known as: 375 Columbia Street NE, Salem, OR 97301. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

The monthly installment payments beginning November 1, 2018 and continuing through the installment due April 1, 2019; plus interest and late charges; real property taxes, plus interest and penalties; and other liens and penalties. Total default as of April 1, 2019 is \$6,010.45.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following to wit:

\$140,177.43 principal balance, plus unpaid interest through and including March 1, 2019 in the amount of \$2,536.80, together with the sum of \$211.14 which represents unpaid late charges, together with interest on the principal sum of \$140,177.43 at a fixed interest rate of 4.375% per annum from March 2, 2019 until paid, together with insurance paid by the Beneficiary on the property, late charges and penalties, trustee fees, attorney fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the trust deed.

**The date, time and place of the sale is:**  
**Date and Time: September 25, 2019 at 11:00 a.m.**  
**Place: Marion County Courthouse, 100 High St. NE, Salem, OR 97301**

**NOTICE TO RESIDENTIAL TENANTS**

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for September 25, 2019. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

**PROTECTION FROM EVICTION**

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

**ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:**

**RENT**

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

**ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE:**

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

**RIGHT TO CURE**

The right exists under ORS 86.753 to have this foreclosure proceeding dismissed and the Trust Deed reinstated by doing all of the following at any time that is not later than five days before the date last set for the sale:

- (1) Paying to the Beneficiary the entire amount then due (other than such portion as would not then be due, had no default occurred);
- (2) Curing any other default complained of herein that is capable of being cured by tendering the performance required under the Trust Deed; and
- (3) 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 ORS 86.753.

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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

**We are a debt collector attempting to collect a debt and any information we obtain will be used to collect the debt.**

Cashier's checks for the foreclosure sale must be payable to Oregon State Credit Union.

Dated: July 10, 2019.  
/s/ Patrick L. Stevens  
Patrick L. Stevens, Successor Trustee  
Hutchinson Cox, Attorneys at Law  
PO Box 10886, Eugene, OR 97440  
Phone: (541) 686-9160; Fax: (541) 343-8693

Silverton Appeal 7/31, 8/7, 8/14, 8/21/19S

# Hikes

Continued from Page 1B

left at a sign for Elk Meadows Trailhead.

**Coordinates:** 45.32240, -121.63359

## McNeil Point

A hike to one of Mount Hood's most spectacular viewpoints takes visitors through wildflower meadows that bloom in August and past ponds to a historic stone shelter at 6,100 feet.

From Top Spur Trailhead, the route is 10 miles round-trip and climbs 2,200 feet to McNeil Point itself, but there are plenty of good turn-around points earlier on.

The hike begins with a loop around Bald Mountain before following Timberline Trail uphill to a series of ponds where Mount Hood looms overhead. A short spur takes you to a stone shelter, built in the 1930s by the Civilian Conservation Corps.

There are multiple trail junctions, so make sure to bring a good map.

**Level:** Difficult  
**Open:** Mid-July to October

**Notes:** Heavy crowds on weekends

**Nearby towns:** Government Camp

**Directions:** From Portland, take Highway 26 east of Sandy for 17.5 miles and turn left at E Lolo Pass Road (Forest Road 18) and travel 4 miles. Turn right at Forest Road 1825 and travel 0.7 mile. Continue straight onto Forest Road 1828 for 5.6 miles to Riley Campground and Lost Creek Campground. Keep right at the fork and continue onto graveled Forest Road 1828-118. Drive 1.6 miles to the trailhead on your right.

**Coordinates:** 45.4074, -121.7856

**Helpful links:** Oregon Hikers guide

## Mirror Lake

An iconic view of

Mount Hood is found on this moderately difficult hike that begins close to Government Camp.

Mirror Lake, which as the name suggests reflects Mount Hood, offers one of the enduring views of Oregon's tallest mountain with a 4.4 mile round-trip hike. The trek is semi-steep, climbing around 700 feet from trailhead to the lake.

The hike begins from a new trailhead just completed in 2018 to allow more parking — the new trailhead has 50 parking spots.

The hike begins just off Highway 26 and heads into the forest, where you'll cross numerous footbridges before arriving at the iconic lake.

There are six established campsites for backpackers, but if you plan to spend the night, get there early as this area is very crowded on weekends and even busy mid-week.

**Level:** moderate  
**Open:** May to November

**Notes:** heavy crowds on summer weekends.

**Nearby towns:** Government Camp

**Directions:** From Government Camp, drive west just one mile toward Ski Bowl West and the trailhead.

**Coordinates:** 45.3026, -121.7770

## Paradise Park/Timberline Lodge

Of all the iconic hikes on Mount Hood — and there are many — the route to Paradise Park via Timberline Lodge might top the list.

Oddly, the route is less crowded than you'd expect, perhaps due to the challenging nature of the hike.

It doesn't have to be a difficult hike, either. There are beautiful views throughout and several logical turn-around points. The hike to Little Zigzag Canyon is 2 miles round-trip, Zigzag Canyon overlook is 5 miles and Paradise Park is 12 miles (with 2,300 feet of

climb).

Either way, the trek begins at Timberline Lodge, a national historic landmark built in 1937. The trail begins in front of the lodge, where you'll follow a paved pathway onto Timberline Trail, which is also the Pacific Crest Trail here.

Views are splendid throughout, with wildflowers and vistas all the way to Mount Jefferson. In 1 mile you'll reach the first canyon and in 2.5 miles it's the overlook for Zigzag Canyon.

Beyond, the trail gets tougher, dropping down switchbacks several hundred feet, crossing the river and climbing back up. Eventually, you'll reach Paradise Loop Trail, which leads to phantasmal wildflower meadows in August with Hood rising overhead.

The loop created by Paradise Trail and the PCT is 4.8 miles. Unless you're backpacking, head back to Timberline Lodge for a celebratory brew and food.

**Level:** Difficult  
**Open:** Mid-July to October

**Notes:** Do not set up backpacking tents in the fragile meadows of Paradise Park. Campfires are prohibited.

**Nearby towns:** Government Camp

**Directions:** From Government Camp, follow Timberline Highway to the lodge and trailheads at Timberline Lodge.

**Links:** Oregon Hikers guide.

## Ramona Falls

The most scenic waterfall in the Mount Hood Wilderness requires a 7-mile hike and river crossing to enjoy.

The 120-foot cascade flows down an outcropping of basalt and is known for its photogenic qualities.

The trail follows the south side of the Sandy River for one mile to the crossing. A temporary bridge used to help hikers cross here, but it was washed out in 2011 and there are no plans to replace it. The river is normally not hard to cross in mid- to late-summer, but can be hazardous in spring and early summer.

After the crossing, follow the Pacific Crest Trail 2.5 miles to the falls.

**Level:** moderately difficult

**Open:** April to October

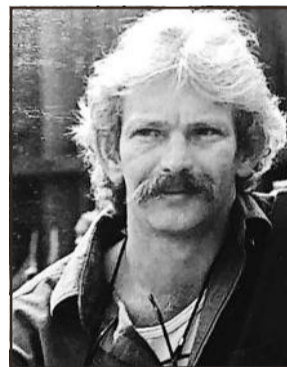
**Notes:** A bridge over the Sandy River washed out and there is no plan to replace it. Hikers must cross the river, which is often high and swift. \$5 parking fee or Northwest Forest Pass required.

**Nearby towns:** Government Camp

**Directions:** From Portland, take Highway 26 east to the small town of Zigzag. Turn left onto

**See HIKES, Page 3B**

# Obituaries



## Paul G. & Lola Rae Skirvin

SALEM - Paul G. Skirvin 8.1.1929 – 7.1.2019  
Lola Rae Skirvin 8.24.1939 – 8.19.2018

A celebration of life for Paul and Lola Skirvin will be at 11:00am Thursday, August 1 at the Philomath Scout Lodge. Condolences may be left at www.mchenryfuneralhome.com.

## IN MEMORIAM Michael Thomas Benner ~ 7-27-17 ~

SILVERTON - Forever in our hearts. We miss you! ~ Mom, Dad, and Stacy



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