

LEGAL NOTICES

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-18-842452-SW Reference is made to that certain deed made by, **JAMES LEROY CHAPMAN AND RITA A CHAPMAN** as Grantor to CHICAGO TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR KEY BANK NATIONAL ASSOCIATION, ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated 5/5/2017, recorded 5/8/2017, in official records of LANE County, Oregon in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number 2017-022116 and subsequently assigned or transferred by operation of law to **KEYBANK NATIONAL ASSOCIATION** covering the following described real property situated in said County, and State. **APN: 20-03-28-20-03400 1623154** Lot 14, VIEW HEIGHTS, as platted and recorded in File 75, Slides 720 through 723, Lane County Oregon Plat Records, in Lane County, Oregon. Commonly known as: 340 KALAPUYA WAY, COTTAGE GROVE, OR 97424 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7). Both the beneficiary and the trustee 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 86.752(3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sum: **TOTAL REQUIRED TO REINSTATE: \$34,790.27 TOTAL REQUIRED TO PAYOFF: \$220,891.55** Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. By reason of the 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: **The installments of principal and interest which became due on 10/1/2017, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.** Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **1/3/2020** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **Inside the main lobby of the Lane County Courthouse, located 125 E 8th Ave, Eugene, OR 97401** County of **LANE**, State of Oregon, 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 86.778 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 and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance

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required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest **JAMES CHAPMAN 340 KALAPUYA WAY COTTAGE GROVE, OR 97424** Original Borrower **RITA CHAPMAN 340 KALAPUYA WAY COTTAGE GROVE, OR 97424** Original Borrower **For Sale Information Call: 916-939-0772 or Login to: www.nationwideposting.com** In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. **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.** **NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.** TS No: OR-18-842452-SW Dated: 8/30/2019 **Quality Loan Service Corporation of Washington, as Trustee** Signature By: **Kristen Oswood, Assistant Secretary** Trustee's Mailing Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0156400 10/3/2019 10/10/2019 10/17/2019 10/24/2019

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-19-849339-BB Reference is made to that certain deed made by, **KENNETH M. LARSEN AND BARBARA A. LARSEN** as Grantor to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as trustee, in favor of **WELLS FARGO HOME MORTGAGE, INC.**, as Beneficiary, dated 11/11/2003, recorded 11/17/2003, in official records of LANE County, Oregon as fee/file/instrument/microfilm/reception number 2003-111565 and unrecorded loan modification dated 3/17/2012 and unrecorded loan modification dated 4/2/2016 and subsequently assigned or transferred by operation of law to **U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust** covering the following described real

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property situated in said County, and State. **APN: 17-04-18-00-02500 1358728** Beginning at the Northeast corner of Government Lot 2 of Section 18, Township 17 South, Range 4 West of the Willamette Meridian; thence run North 87° 53' 12" West along the North line of said Lot 2, 20 feet; thence run South 1° 46' 08" West parallel with the East line of said Lot 1, 610.04 feet to the True Point of Beginning; run thence North 1° 46' 08" East parallel with the East line of said Lot 2, 580.04 feet; thence run North 87° 53' 12" West 519.63 feet; thence run South 1° 46' 08" West parallel with the East line of said Lot 2, 579.53 feet to a point which beats North 87° 49' 49" West from the True Point of Beginning; thence South 87° 49' 49" East to the True Point of Beginning, in Lane County, Oregon. **TOGETHER** with easement for ingress and egress as described in Instrument recorded August 20, 1976, Reception No. 76-43247, Official Records of Lane County, Oregon. Commonly known as: 89676 Montiehl Lane, Eugene, OR 97402 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7). Both the beneficiary and the trustee 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 86.752(3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sum: **TOTAL REQUIRED TO REINSTATE: \$17,796.75 TOTAL REQUIRED TO PAYOFF: \$240,291.65** Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. By reason of the 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: **The installments of principal and interest which became due on 9/1/2018, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due (if applicable) for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.** Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **1/23/2020** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **Inside the main lobby of the Lane County Courthouse, located 125 E 8th Ave, Eugene, OR 97401** County of **LANE**, State of Oregon, 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 86.778 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 and 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

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deed, at any time prior to five days before the date last set for sale. Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest **Kenneth Larsen 89676 Montiehl Lane Eugene, OR 97402** Original Borrower **Barbara Larsen 89676 Montiehl Lane Eugene, OR 97402** Original Borrower **For Sale Information Call: 916-939-0772 or Login to: www.nationwideposting.com** In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. **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.** **NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.** TS No: OR-19-849339-BB Dated: 9/11/2019 **Quality Loan Service Corporation of Washington, as Trustee** Signature By: **Patrick Lynch, Assistant Secretary** Trustee's Mailing Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0156654 10/10/2019 10/17/2019 10/24/2019 10/31/2019

TS No. OR06000006-19-1 APN 1132297 To No 190661443-OR-MSO TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed made by, **JAMES F SWOGGER SR AND BARBARA ANN SWOGGER, HUSBAND AND WIFE** as Grantor to **EVERGREEN LAND TITLE COMPANY** as Trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, as designated nominee for **FREEDOM MORTGAGE CORPORATION**, Beneficiary of the security instrument, its successors and assigns, dated as of May 25, 2017 and recorded on June 6, 2017 as Instrument No. 2017-026819 and the beneficial interest was assigned to **FREEDOM MORTGAGE CORPORATION** and recorded January 28, 2019 as Instrument Number 2019-003257 of official

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records in the Office of the Recorder of Lane County, Oregon to-wit: **APN: 1132297 BEGINNING AT THE POINT OF INTERSECTION OF THE CENTER LINE OF DONDEA STREET AND THE SOUTHERLY BOUNDARY OF THIRD ADDITION, MEADOW GREEN ESTATES, AS PLATTED AND RECORDED IN BOOK 65, PAGE 27, LANE COUNTY OREGON PLAT RECORDS, IN LANE COUNTY, OREGON; THENCE SOUTH 0° 12' 23" WEST ALONG THE SOUTHERLY PROLONGATION OF THE CENTER LINE OF SAID DONDEA STREET 101.52 FEET TO ITS INTERSECTION WITH THE CENTER LINE OF VACATED GARDEN AVENUE; THENCE SOUTH 80° 24' EAST ALONG THE CENTER LINE OF SAID VACATED GARDEN AVENUE 172.0 FEET TO A POINT BEARING SOUTH 0° 12' 23" WEST FROM THE SOUTHEASTERLY CORNER OF LOT 2 IN SAID BLOCK 3; THENCE NORTH 0° 12' 23" EAST ALONG THE SOUTHERLY PROLONGATION OF THE EASTERLY LINE OF SAID LOT 2, 148.77 FEET TO THE SOUTHEASTERLY CORNER OF SAID LOT 2; THENCE NORTH 79° 34' WEST ALONG THE SOUTHERLY BOUNDARY OF SAID BLOCK 3, 141.94 FEET TO THE SOUTHWEST CORNER OF LOT 1, IN SAID BLOCK 3; THENCE SOUTH 0° 12' 23" WEST ALONG THE EASTERLY RIGHT OF WAY LINE OF SAID DONDEA STREET 49.39 FEET TO THE SOUTHERLY END THEREOF; THENCE NORTH 80° 18' 21" WEST ALONG SAID SOUTHERLY END 30.42 FEET TO THE POINT OF BEGINNING IN LANE COUNTY, OREGON, EXCEPTING THEREFROM THAT PORTION OF LAND LYING IN GARDEN AVENUE AS CORRECTED BY AFFIDAVIT OF CORRECTION, RECORDED APRIL 26, 2010, RECEPTION NO. 2010-019552, LANE COUNTY DEEDS AND RECORDS, IN LANE COUNTY, OREGON Commonly known as: 1211 DONDEA ST, SPRINGFIELD, OR 97478 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): 4 Monthly Payment(s) from 09/01/2018 to 12/01/2018 at \$1,143.84 1 Monthly Payment(s) from 01/01/2019 to 01/01/2019 at \$1,160.22 7 Monthly Payment(s) from 02/01/2019 to 08/01/2019 at \$1,159.47 Monthly Late Charge(s): 9/4/2019 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 \$187,239.14 together with interest thereon at the rate of 3.87500% per annum from August 1, 2018 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 January 22, 2020 at the hour of 01:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, Front Entrance, Lane County Courthouse, 125 East 8th Ave., Eugene, OR 97401 County of Lane, 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: 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 Order Number 64156, Pub Dates: 10/10/2019, 10/17/2019, 10/24/2019, 10/31/2019, THE CHRONICLE

NOTICE TO INTERESTED PERSONS

NOTICE IS HEREBY GIVEN that **Anita Bower** has been appointed Personal Representative of the Estate of **Sherrill Ruth Bower**, by the Lane County Circuit Court in Case No. 19PB07735. All persons with claims against the estate must present them to the Personal Representative in care of her attorney within four months from the date of first publication, or the claims may be barred. Additional information may be obtained from the records of the court, the Personal Representative, or the attorneys for the Personal Representative.

First published: Oct. 10, 2019

Anita Bower
Personal Representative
c/o Ellen D. Adler
Ellen Adler PC
975 Oak Street, Suite 620
Eugene, OR 97401
Published 10/10/19, 10/17/19, 10/24/19

NOTICE TO INTERESTED PERSONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR LANE COUNTY, In the Matter of the Estate of **ROY D. THAYER, Deceased.**

No. 19PB07275
NOTICE IS HEREBY GIVEN **Michele D. Thayer** has been appointed personal representative. All persons having claims against the estate are required to present them, with vouchers attached, to the undersigned personal representative at: **Michele D. Thayer, c/o the Law Office of Brian M. Thompson, 66 Club Road, Suite 200, Eugene, Oregon 97401**, within four months after the date of first publication of this notice, or the claims may be barred.

All persons whose rights may be affected by the proceedings may obtain additional information from the records of the court, the personal representative, or the lawyers for the personal representative, Law Office of Brian M. Thompson, 66 Club Road, Suite 200, Eugene, Oregon 97401.

Dated and first published on Oct. 24, 2019.
Published 10/24/19, 10/31/19, 11/07/19

NOTICE TO INTERESTED PERSONS

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR LANE COUNTY
In the Matter of the Estate of **KEVIN B. BRADFORD, Deceased.**

No. 19PB05900
NOTICE IS HEREBY GIVEN **Lorraine B. Ford** has been appointed personal representative. All persons having claims against the estate are required to present them, with vouchers attached, to the undersigned personal representative at: **Lorraine B. Ford, c/o the Law Office of Brian M. Thompson, 66 Club Road, Suite 200, Eugene, Oregon 97401**, within four months after the date of first publication of this notice, or the claims may be barred.

All persons whose rights may be affected by the proceedings may obtain additional information from the records of the court, the personal representative, or the lawyers for the personal representative, Law Office of Brian M. Thompson, 66 Club Road, Suite 200, Eugene, Oregon 97401.

Dated and first published on Oct. 10, 2019.

Published: 10/10/19, 10/17/19, 10/24/19

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541-895-2197

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