

TRUSTEE'S NOTICE OF SALE

The undersigned, hereby refers to the following trust deed:
 Grantor(s): Gloria L. Howard
 Trustee: Key Title Company
 Beneficiary: Jiles E. Gum and Elizabeth J. Gum, trustees of the Gum Family Trust uad 12/9/1994
 Dated: November 4, 2002
 Recorded: November 15, 2002
 Instrument No.: 2002-023890
 Records of Josephine County

Legal Description:
 Commencing at the Northeast corner of the Southwest Quarter of the Northeast Quarter of Section 18, Township 37 South, Range 5 West, of the Willamette Meridian, Josephine County, Oregon; thence West, along the North line thereof 30 feet to the Westerly right of way line of Williams Highway for the true point of beginning; thence South along said right of way line 99 feet; thence West, parallel to the North line of said Southwest Quarter of the Northeast Quarter 440 feet; thence North 99 feet to the North line of said Southwest Quarter of the Northeast Quarter, thence East, along said line 440 feet to the true point of beginning.

and hereby certifies that all assignments of the beneficial interest and designation of trustee have been recorded in the county in which the property is located; that no action has been commenced to recover the debt, or any part thereof, now remaining as secured by said trust deed or, if such action has been commenced, such action has been dismissed except as may be permitted by ORS 86.735 (4); and, further, certifies that there is a default by the grantor or other person owing the obligation secured by said trust deed in the following particulars:

| | |
|-------------------|-------------------|
| Monthly payments | \$2,831.88 |
| Late Charges | \$80.00 |
| Other Fees | \$100.00 |
| Total Due: | \$3,011.88 |

Based on said default the beneficiary has declared all sums due and owing on the obligation secured by said trust deed immediately due and payable, said sum as follows:

| | |
|--|---------------------|
| Principal balance | \$130,423.30 |
| Interest at the rate of 7.0% from 08/13/2003. Together with additional late charges, advances, and costs of foreclosure | |

Notice is given that the beneficiary has instructed the trustee, by reason of said default, to foreclose said trust deed by advertisement and sale pursuant to the provisions of ORS 86.705 et seq. and to cause to be sold, at a public auction, to the highest bidder, all of the interest of grantor and any interest acquired by the grantor in the real property subsequent to the said trust deed in order to satisfy the obligation and the expenses of sale as permitted by law.

The sale will be held at the following time, date and place:

| | |
|--------|--|
| Time: | 11:00 am in accord with the standard established by ORS 187.110 |
| Date: | April 12, 2004 |
| Place: | Ticor Title 744 NE 7th Street Lobby Grants Pass OR 97526-0167 |

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this proceeding discontinued and the trust deed reinstated by payment of any sums in default and/or tendering performance of any other default together with payment of all costs and expenses incurred in this proceeding, including attorney and trustee fees as permitted by ORS 86.753.

In construing this notice the singular includes the plural, the term "grantor" includes any successor in interest of said grantor, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated November 25, 2003

Foreclosure Services
 Bertram W. Morris, Trustee

State of Oregon)

) ss.

County of Linn)

Personally appeared who, being duly sworn did say that he/she is the Vice President of Foreclosure Services and that said instrument was signed on behalf of said corporation by authority of its board of directors and he/she acknowledged said instrument to be its voluntary act and deed.

Before me this 25th day of November 25, 2003
 Lori Cole Weber, Notary Public, my commission expires 5-13-05

Publish: Jan. 21, 28, Feb. 4 & 11, 2004

AGRICULTURE AND PRODUCE

Quality grass & clover hay, \$3.25 bale. 10-bale minimum. 592-2603. Emu oil \$5oz. JS45-5c
 QUALITY OAT & PEA hay. In barn, \$3.00 bale. Can deliver. 592-6013 SM47-1p

GRASS HAY, \$4; pea and wheat hay, \$3.50; barley and oat hay, \$3.50, clover hay, \$3.50. Phone Kristi at C&C Ranch 592-3443. CR23-tfc
 FEEDER HAY \$2.00 per bale. 597-4142 VD47-1p

Three Creeks Ranch now taking orders for grass hay, first and second cutting. 25 percent discount for 10 tons or more of first cutting. 5 9 2 - 3 7 5 0 TCR-tfc
 FREE horse manure 596-2951 47-1f

PERSONALS

Dear valued patients and friends, it is with great regret that I will be closing my office for an indeterminate period of time, starting Feb. 6, 2004. Due to financial and personal issues I can no longer remain open at this time. It has been a privilege and a pleasure to serve the people of the Illinois Valley, Grants Pass, and Rogue River. I hope that I will be able to return to practice in Cave Junction in the near future as it has been a rewarding experience both professionally and personally. All insurances will be notified of my closing period. During the transition period all authorizations will be provided for urgent medical issues to local providers of your choice, Urgent care, and the Emergency Room. All requests for medical records should be sent to Family Medicine Associates, P.O. Box 383, Cave Junction, OR 97523, and records will be forwarded in 30 days or less. Again, thank you for all your support and the opportunity for me to provide service. It is with great sadness that I need to take these steps. With warmest personal regards, Donna Mullarkey, M.D. DM46-2p
 To whom it may concern: I, Donna E. Mullarkey, from this date, Feb. 4, 2004 no longer accepts further responsibility for any debt, purchases, charges, credit line withdrawals, credit card checks, credit card transfers, online gambling or other gambling activity, as well as withdrawals from any banking or credit accounts of any kind by George A. Nemiroff. DM46-2p
 HAVING A DRINKING problem? Perhaps Alcoholics Anonymous can help — Cave Junction 592-6258 or 592-2901. Sunday 8 p.m. at Immanuel United Methodist Church. Tuesday, 7 p.m. book study at St. Matthias Episcopal Church. Wednesday, 7 p.m. men's meeting at Episcopal Church. Thursday 8 p.m. at Methodist Church. Saturday 10 a.m. Women's meeting at I.V. Family Resource Center. AA-tfc

HAPPY VALENTINE'S DAY


LEGAL NOTICE

Illinois Valley Fire District Board of Directors meeting February 19, 2004 7:00 p.m.
 The Board will meet at Illinois Valley Fire District Station 1, Cave Junction, Oregon, for its regular meeting. Items to be considered include: Station One Building Plans, Maintenance Position, Resolution 04-01 In the Matter of Transferring Budgeted Funds, and any other matter that may arise after this publication.
 Publish February 11, 2004

NOTICE OF PUBLIC MEETING

Kerby Water District monthly business meeting Thursday, February 19, 2004 6:00 p.m. RCC Kerby Belt Building Progress updates Question/Answer Session Publish 2/11, 18, 2004

SERVICES

THE FINISHING TOUCH CLEANING SERVICE: Customized cleaning to your specifications — commercial, residential, rentals, new construction, windows, local references, licensed, bonded and insured. Phone 592-5270. C42-tfc

TOO LATE TO CLASSIFY

FOR RENT, guest house. One bedroom, one bath, stove, fridge, oil heat. First/last security. \$350/mo. Four miles south of Cave Junction. 592-3814 RW47-2p

YARD SALES

RAIN OR SHINE: Yards for sale / Some with houses! See Mike Palmer Realty today! 596-2026 in O'Brien.

INSIDE GARAGE SALE

Lots of Valentine's Day gifts. Earrings, necklaces, rings, stuffed animals, over 1000 items. Some new, some very very old. Wurlitzer organ, five foot glass display case with glass shelves, lamps, tables, TV's and three barber chairs. Small pool table, four pair cross country skis, four pair downhill skis. Old Playboys and old comic books, \$1 each. Friday and Saturday, the 13th and 14th, 9 - 4. 3580 Rockydale Rd. 592-5398

NOTICE OF TRUSTEE SALE

Trustee Sale Number: 62066-F Loan Number: 414315937 TSG Number: 3402025 Notice of Trustee's Sale Reference is made to that certain Trust Deed made by Michael K Chapman and Rhonda Chapman as grantor(s) to Key Title Company, as Trustee in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary, dated August 9, 2002, recorded August 20, 2002 in the records of Josephine County, Oregon, in Book/Reel/Volume No. at page, and/or as Fee/File/Instrument/Microfilm/ Reception No. 2002-017313, covering the following described real property situated in the above mentioned county and state, to wit: Lot 7, block "C", T.P. Judson's Addition, in the City of Grants Pass, Josephine County, Oregon. Parcel Number: R311826 Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be: 929 Southwest "H" Street Grant Pass, OR 97526 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 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$764.39 due beginning October 1, 2003 and monthly late charges in the amount of \$38.22 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust. By 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: 1. Principal of \$94,350.84 and accruing interest as of September 1, 2003 at the rate of 9% per annum from September 1, 2003 until paid. 2. \$114.66 in late charges plus future charges. 3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed. Whereof, notice is hereby given that Fidelity National Title Insurance Company, c/o Attorneys Equity National Corporation, the undersigned trustee will on May 11, 2004 at the hour of 01:00 PM, as established by Section 187.110, Oregon Revised Statutes, at the following location: At the front door to the Josephine County Courthouse, Sixth and "C" Street, Grants Pass, OR, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which is 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 charge by the trustee. Notice is hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys. 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. The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale. December 26, 2003 Fidelity National Title Insurance Company By: Attorneys Equity National Corporation, as Agent Charles Alderman, Ill, Vice President 23721 Birtcher Drive Lake Forest, CA 92630 (949) 707-5543 P209609. 2/4, 2/11, 2/18, 02/25/2004

AMENDED TRUSTEE'S NOTICE OF SALE

The obligation secured by the trust deed described in this notice in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed.

The following information is given pursuant to ORS 86.735 and ORS 86.745:

- TRUST DEED: The trust deed was executed by Diana MacCarlie, as Grantor; to Josephine-Crater Title Companies, Inc., an Oregon Corporation, as Trustee; for the benefit of Warren R. Webb and Donna L. Webb, trustees of the Webb Family Trust, as beneficiary. The trust deed is dated January 31, 2000, and was recorded February 9, 2000, as Document No. 00-2500, Official Records of Josephine County, Oregon.
- PROPERTY: The property encumbered by the trust deed is situated in Josephine County, Oregon, and is commonly known as 237 Caves Avenue, Cave Junction, Oregon, and more particularly described as follows:

Start at the Northwest corner of the Northeast Quarter of the Southeast Quarter of section 21, Township 39 South, Range 8 West of the Willamette Meridian, Josephine County, Oregon; thence North 19 degree 04' East 1121.05 feet; thence South 180 feet from the true point of beginning; thence South 60.64 feet; thence South 89 degrees 42' East 137.06 feet; thence North 0 degrees 16' West 60.64 feet; thence North 89 degrees 42' West 137.03 feet to the true point of beginning.

- DEFAULTS: This foreclosure is a result of the following defaults:
 Failure to pay Monthly installment payments of \$269.59 each, falling due on August 9, 2000, and on the 9th day of each month thereafter.
- BALANCE OWING: The following sums are owing on the obligation secured by the trust deed:

The entire unpaid principal balance of Twenty-Four Thousand Eight Hundred Sixteen and forty-nine/100ths Dollars (\$24,816.49), with interest thereon at the rate of 9.5% per annum from August 7, 2000 until paid.

- ELECTION TO SELL: As a result of the default set out above, the beneficiary and trustee have elected to sell the property to satisfy the obligation secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.
- SALE: An Amended Notice Of Default And Election to Sell was recorded April 16, 2002, in the Official Records of Josephine County, Oregon as Document No. 2002-008237. Under that notice, the property was scheduled to be sold in the manner prescribed by law on August 26, 2002. That sale was postponed due to a bankruptcy stay created by a bankruptcy proceeding in the United States Bankruptcy Court for the District of Oregon, *In re Diana MacCarlie*, Case No. 601-63121-fra 13. The beneficiary of the trust deed did not participate in obtaining the bankruptcy stay. That bankruptcy stay was terminated January 9, 2004.

Notice is hereby given that the foreclosure sale will now occur on Monday, March 22, 2004 at 09:15 A.M., at the front steps of the Josephine County Courthouse, 500 NW Sixth Street, Grants Pass, Josephine County, Oregon.

- RIGHT TO CURE DEFAULT UNDER ORS 86.753: Any person named in ORS 86.753 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 the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees and any sums advanced by the beneficiary pursuant to the trust deed and by curing any other default complaint of herein that is capable of being cured by tendering the performance required under the note and trust deed.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. This is an attempt to collect a debt and any information obtained will be used for that purpose. Dated January 23, 2004. Ronald B. Versteeg, Trustee.

Publish: February 4, 11, 18 and 25.

NOTICE OF SUPPLEMENTAL BUDGET HEARING

*Use for supplemental budget proposing an increase in a fund of 10 percent or more.

A public hearing on a proposed supplemental budget for Three Rivers/Josephine County Unit Joint School District, Josephine County, State of Oregon, for the fiscal year July 1, 2003 to June 30, 2004 will be held at North Valley High School, 6741 Monument Drive, Grants Pass, Oregon. The hearing will take place on the 18th day of February, 2004 at 6:45 p.m. the purpose of the hearing is to discuss the supplemental budget with interested persons. A copy of the supplemental budget document may be inspected or obtained on or after February 11, 2003 at the District Administration Office located at 8550 New Hope Road, Murphy, Oregon between the hours of 8:00 a.m. and 4:00 p.m.

**SUMMARY OF SUPPLEMENTAL BUDGET
 PUBLISH ONLY THOSE FUNDS BEING MODIFIED**

FUND: 300 Dsebt Service Fund

| Resources | Amount | Requirements | Amount |
|-----------------------------------|------------------|----------------------------------|------------------|
| 1. PERS UAL Bond Proceeds | \$ 26,620,000.00 | 1. PERS UAL Payment | \$ 25,000,000.00 |
| 2. PERS Receipts from Other Funds | \$ 196,000.00 | 2. PERS Issuance Costs | \$ 306,000.00 |
| 3. | | 3. PERS Interest Payment | \$ 540,000.00 |
| 4. | | 4. PERS Unappropriated Balance | \$ 970,000.00 |
| Total Debt Services Resources | \$ 26,816,000.00 | Total Debt Services Requirements | \$ 26,816,000.00 |

Comments:

The purpose of this Supplemental Budget is to provide required authorization for the District to issue Pension Bonds to pay off \$25,000,000 of the District's Unfunded Actuarial Liability with the Public Employees Retirement System. The issuance of these bonds will enable the District to save approximately 25.4% of PERS' current estimate of the District's liability over the next 24 years.

Publish February 11, 2004

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