

NOTICE OF DEFAULT AND FORECLOSURE SALE Trustee Sale No: 129623-11 Loan No: 431-4353606 Title Order No: 8702529 APN R338050/37-06-08-00-003007-00 WHEREAS, on 01/26/2008, a certain Deed of Trust was executed by MARLENE J. BROOKS, as trustor in favor of EVERBANK REVERSE MORTGAGE LLC as beneficiary and UNITED GENERAL TITLE as trustee, and was recorded on 02/25/2008 as Document No. 2008-003246, and WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and WHEREAS the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an assignment recorded 10/04/2013 in document no. 2013-013669, of Official records in the office of the Recorder of JOSEPHINE County, OR, and WHEREAS a default has been made in the covenants and conditions of the Deed of Trust PURSUANT TO SECTION 9 (A)(i), OF THE LOAN DOCUMENTS "AN IMMEDIATE PAYMENT IN FULL. AS DEFINED, THE LENDER WILL REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL OUTSTANDING PRINCIPAL AND ACCRUED INTEREST IF; A BORROWER DIES AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER." INCLUDING ALL FORECLOSURE FEES, ATTORNEY FEES AND ADVANCES TO SENIOR LIENS, INSURANCE, TAXES AND ASSESSMENTS. WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on 05/11/2017 as Instrument No. 2017-006383, notice is hereby given that on 07/19/2017, at 01:00PM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST Commonly known as: 4457 FISH HATCHERY RD., GRANTS PASS, OR 97527 The sale will be held: Inside the main lobby of the Josephine County Courthouse, 500 NW 6th St, Grants Pass, OR 97526 The Secretary of Housing and Urban Development will bid \$316,969.65. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$31,696.97 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$31,696.97 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bid-

der will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for a 15-day increments for a fee of \$500.00, paid in advance. The extension fee will be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$316,918.30 as of 07/18/2017, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. DATE: 05/12/2017 FORECLOSURE COMMISSIONER: MORTGAGE LENDER SERVICES, INC. 11707 Fair Oaks Blvd., Ste 202 Fair Oaks, CA 95628 (916) 962-3453 Fax: (916) 962-1334 Sale Information Line: 916-939-0772 or www.nationwideposting.com Tara Campbell, Foreclosure Commissioner Officer NPP0310122 To: ILLINOIS VALLEY NEWS 06/28/2017, 07/05/2017, 07/12/2017

## Letters to the editor

**Illinois Valley News welcomes letters to the editor. Please e-mail them to dan@illinois-valley-news.com**

### POLICY ON LETTERS:

'Illinois Valley News' encourages letters to the editor provided they are legible and not libelous or scurrilous. All letters must be signed, including name, address and telephone number. The latter need not be published, but will be used to verify authenticity. The "News" reserves the right to edit letters. Letters are used at the discretion of the publisher.

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**(Editor's Note: Views and commentary, including statements made as fact are strictly those of the letter writers.)**

### Dear Editor:

I was eager to read the column last week called "Stop the Hate Speech..." Finally, I thought, someone is going to talk about right wing radio and all the attacks on advocates for women's rights ("feminazis"), environmentalists, and others on the "left." I have been increasingly concerned with how these radio hosts are encouraging people to misunderstand and hate their fellow Americans.

Instead, in the column I read with horror example after example of hate speech from democrats. What a shame that some of the very people who advocate for an end to war, a reduction in the military budget, a stop to the sale of arms to countries like Saudi Arabia with their dismal human rights record, should stoop so low as to say mean things, even a few suggesting killing the president.

Despite the fact that this particular president repeatedly said that he would put Democratic rival in prison, and who has in the past and present indulged in many varieties of hate speech, if leftists want better, they should find some other way of proposing it. Some way more in keeping with the side of peace that they represent. They should be ashamed of themselves.

**Cathy Seitz  
Cave Junction**

### Letter to the Editor:

Thank you to Jason McMillen for the article "Fire board shenanigans create a stir" in the June 28, 2017 issue of *Illinois Valley News*. I do, however, feel a need to correct a couple of errors in the story.

The original discussion between Board President, Ron Humphreys and a now departed employee, and Chief Hoke was NOT about a policy giving all employees who left in good standing lifetime medical. It was to give this one employee lifetime medical coverage. The Chief denied that and then discussions ensued, ultimately with the Chief and President Humphreys signing a Memorandum of Understanding giving this ONE employee 6 months paid medical. That is when I, as a Board Member, found out about the situation. I told the Chief and Mr. Humphreys that he (Humphreys) did not have the authority to enter into any agreements as the Board President without bringing it before the Board and that the behavior was inappropriate.

When it was brought before the Board, my concern was that this would set a precedent for other employees to ask for this benefit in the future and that it was a benefit with a potential large financial burden to the District. I am not aware of any business that offers that as a benefit. After discussion, a Board Member made a motion making a district policy to give six months paid medical to all employees who left the district in good standing with 10 years of service. This was done in order to "legally" give that one employee what she had been inappropriately promised. When I pointed out that this could be quite expensive 10 years from now, Mr. Humphreys responded that he didn't care about 10 years from now and the policy could be rescinded at any time in the future. I voted no on the motion but it passed.

My concern in all of this has been the inappropriate action by the Board President in regard to a specific employee of the District. The Board's responsibility is to supervise the Fire Chief and to set policy for the District - NOT to bargain on behalf of any particular employee. I did ask Mr. Humphreys to step down as Board President and, when he refused, I made a motion to remove him as President. The motion died for lack of a second. I still feel the Board would benefit from a change in leadership and more public attendance at their Board meetings.

**Carol Dickson,  
Former IVFD Board  
Member**



# ILLINOIS VALLEY FUNERAL DIRECTORS

WWW.SINCE1928HULL.COM 541-592-4110

## Save the date

### July 6

Lonesome Road will play the Concerts in the Park.

Summer 2017 FREE ADMISSION! Sponsored by the IV Chamber of Commerce. 6 to 8 p.m. Thursday Evenings at Jubilee Park, CJ.

### July 8

Healing Hearts & Hooves 3rd annual dinner and auction Casino Night at Deer Creek Vineyard, 2680 Deer Creek Rd., Selma, 5-9 p.m. Dinner after 5 BBQ & catering, Music MG Studio NW feat. Gary Margason, tickets \$25 per person RSVP at 541-659-8604.

### July 8

I.V. Grange fundraiser Saturday, July 8 from 5-8 p.m. BBQ! Beef and Pork ribs, baked beans, macaroni & potato salad, coleslaw and cornbread. Call 541-659-3781 for info.

### July 15

IVHS Football Touchdown Auction fundraiser. Saturday July 15, 4:30 to 8:30 p.m.

Siskiyou Smokejumpers base. \$25 per person or \$170 per eight seat table. Dinner by Carlos Restaurant. No host bar.

### Continuing

Concerts in the Park - Summer 2017 FREE ADMISSION! Sponsored by the IV Chamber of Commerce

6:00 to 8:00 p.m. Thursday Evenings at Jubilee Park, CJ;

July 6, Lonesome Road - bluegrass and Stewgrass; July 13, Squeeze - country and folk; July 20, Circle of Stone - Celtic rock; July 27, Dale and Sharon Hopper - old-time country classics; Aug 3, Kelly Thibodeaux & Etouffee - rhythm and blues and Southern rock; Aug 10, Fire Your Boss - post-Apocalyptic folk core.

Please bring your own seating

and snacks. Nachos, Hot Dogs and More available at Softball Concession Stand.

\*Illinois Valley Community Watch Meeting every Monday from 5 - 6 p.m. at Wild River Pizza, 249 Redwood Hwy. - Cave Junction. A Public Safety Outreach Campaign effort with all I.V. Neighborhood Watch Groups - representatives, including businesses and churches, and support for anyone wishing to start a neighborhood watch. Includes a 2-way hand held radio program briefing from 4:20 - 4:50 p.m. Contact Guenter - 541-415-1929 / ivwatch541@gmail.com.

\*The I.V. Senior Thrift Store: Join the crew and make new friends. You don't need to be a senior citizen to volunteer at the store. Call us at 541-592-6630. Open Monday - Saturday, 10 a.m. - 4 p.m.

\*The C.J. Substation hours

are changed. Open hours are now Monday and Tuesday, 10 a.m. to 1 p.m. The phone number for the substation is 541-592-5151.

Volunteers are needed to expand support service hours to the public. Applications are available at the substation or on-line at <http://www.co.josephine.or.us/Files/Volunteer%20Application.Mar%202014.pdf>.

\*Cave Junction Patrol, LLC is looking for volunteers. CJ Patrol is a private citizen volunteer organization dedicated to effectively addressing heretofore-unchecked property crime in our city and neighborhoods. The primary mission of CJ Patrol is to prevent, interrupt, report and decrease property crime in the city of Cave Junction. Call 541-592-9665 or visit [cjpatrol.org](http://cjpatrol.org).

\*Committee Meeting STATE OF JEFFERSON Josephine Coun-

ty 1st Thursday of each month at 5:30 p.m. Black Forest Restaurant, Grants Pass and 3rd Thursday of each month at 6 p.m., Wild River Pizza in Cave Junction.

\*Come join the Cave Junction Lions Club at River Valley Restaurant, at 6 p.m. on the 2nd and 4th Thursday of each month. We are a co-ed club and are always looking for community minded people that are dedicated, hard working, whether physically limited or not and most of all, like to have fun.

We host the Classic Car Show in late June and Turkey Bingo in early November. So if you like to have fun and like to help make great things happen, to provide glasses, hearing aids, scholarships and support for our community and so much more.

Come by and see what we do or give us a call, 541-592-9243 Nina Horsley, vice president or 541-295-7579 Sherry Overstreet,

# Illinois Valley News

Published weekly by  
W.H. Allthway, LLC  
Daniel J. Mancuso, Publisher

POSTMASTER: Please send address changes to P.O. Box 1370, Cave Junction, OR 97523

Illinois Valley News is published at 221 S. Redwood Hwy., Cave Junction, OR 97523 Telephone (541) 592-2541

Since 1937 periodicals postage paid at Cave Junction, OR 97523 P.O. Box 1370 USPS 258-820

**SUBSCRIPTION RATES**  
One year in Josephine County - \$35  
One year in Jackson and Douglas counties - \$36  
One year in all other Oregon counties and out-of-state - \$43.00

Illinois Valley News does not refund subscriptions. Remainder of subscription will be donated to the charity of your choice.

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