

by instrument recorded January 12, 1960, Clerk's File No. 88019, Lane County Oregon Deed Records, in Lane County, Oregon. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: January 29, 2007. Recording No.: 2007-005973 Official Records of Lane County, Oregon. **4. DEFAULT.** The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$2,167.00 each, due the first of each month, for the months of September 2011 through December 2011; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest. **5. AMOUNT DUE.** The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$288,327.81; plus interest at the rate of 6.375% per annum from August 1, 2011; plus late charges of \$411.80; plus advances and foreclosure attorney fees and costs. **6. SALE OF PROPERTY.** The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Lane County, Oregon. **7. TIME OF SALE.** Date: May 10, 2012. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due, other than such portion of the principal as would not then be due had no default occurred, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753. You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>. Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #15148.30709). DATED: December 15, 2011. /s/ NANCY K. CARY Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: March 1, 2012. Date of last publication: March 22, 2012.

TRUSTEE'S NOTICE OF SALE
The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided: **1. PARTIES:** Grantor: CHERYL J. WARREN. Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON. Successor Trustee: NANCY K. CARY. Beneficiary: WORLD SAVINGS BANK, FSB. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: THE NORTH 55 FEET OF THE EAST 1/2 OF LOT 3, GREENACRES ADDITION TO EUGENE, as platted and recorded in Book 4, Page 68, Lane County Oregon Plat Records, in Lane County, Oregon. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: October 30, 2006. Recording No.: 2006-078239 Official Records of Lane County, Oregon. **4. DEFAULT.** The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$1,017.28

each, due the fifteenth of each month, for the months of December 2010 through December 2011; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest. **5. AMOUNT DUE.** The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$247,588.16; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from November 15, 2010; plus late charges of \$508.10; plus advances and foreclosure attorney fees and costs. **6. SALE OF PROPERTY.** The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Lane County, Oregon. **7. TIME OF SALE.** Date: May 10, 2012. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due, other than such portion of the principal as would not then be due had no default occurred, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753. You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>. Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #17368.30973). DATED: December 22, 2011. /s/ NANCY K. CARY Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: March 1, 2012. Date of last publication: March 22, 2012.

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The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided: **1. PARTIES:** Grantor: KENT H. ZIEGLER. Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON. Successor Trustee: NANCY K. CARY. Beneficiary: WORLD SAVINGS BANK, FSB. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: EXHIBIT "A" A PART OF SECTIONS 27 AND 28, TOWNSHIP 2 SOUTH, RANGE 2 EAST, OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF CLACKAMAS AND STATE OF OREGON. MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE MOST NORTHERLY 375 FEET OF THE FOLLOWING DESCRIBED TRACT OF LAND A CUT OFF BY A LINE DRAWN PARALLEL TO THE CENTERLINE OF SOUTH HOLCOMB BOULEVARD: BEGINNING AT A BOTTLE IN THE EAST AND WEST CENTER LINE OF SECTION 28, TOWNSHIP 2 SOUTH, RANGE 2 EAST, OF THE WILLAMETTE MERIDIAN, 71 FEET WEST OF THE QUARTER SECTION CORNER BETWEEN SECTIONS 27 AND 28 IN SAID TOWNSHIP AND RANGE; THENCE NORTH 0°2' EAST 1267 FEET TO A POINT IN THE CENTER OF THE COUNTY ROAD KNOWN AS THE OREGON CITY AND HOLCOMB ROAD; THENCE SOUTH 68°15' EAST 623.45 FEET ALONG THE CENTER LINE OF SAID ROAD TO A POINT; THENCE SOUTH 0°2' WEST 1030.3 FEET TO A POINT IN THE EAST AND WEST CENTER LINE OF SECTION 27; THENCE WEST

FOLLOWING THE SAID CENTER LINE 579.2 FEET TO THE PLACE OF BEGINNING. EXCEPTING THEREFROM THE FOLLOWING DESCRIBED TRACT OF LAND: A PART OF SECTIONS 27 AND 28, TOWNSHIP 2 SOUTH, RANGE 2 EAST, OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF CLACKAMAS AND STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A BOTTLE IN THE EAST AND WEST CENTER LINE OF SECTION 28, TOWNSHIP 2 SOUTH, RANGE 2 EAST, OF THE WILLAMETTE MERIDIAN, 71 FEET WEST OF THE QUARTER SECTION CORNER BETWEEN SECTIONS 27 AND 28 IN SAID TOWNSHIP AND RANGE; THENCE NORTH 0°2' EAST 1267 FEET TO A POINT IN THE CENTER OF THE COUNTY ROAD KNOWN AS THE OREGON CITY AND HOLCOMB ROAD; AND THE TRUE POINT OF BEGINNING OF THE TRACT TO BE DESCRIBED HEREIN, FROM SAID TRUE POINT OF BEGINNING; THENCE SOUTH 0°2' WEST 435.6 FEET TO A POINT; THENCE SOUTH 68°15' EAST PARALLEL WITH THE CENTER LINE OF SAID COUNTY ROAD TO A POINT THAT IS 400 FEET EAST OF THE SOUTHERLY EXTENSION OF THE LAST MENTIONED COURSE OF SOUTH 0°2' WEST WHEN MEASURED AT RIGHT ANGLES THERETO; THENCE NORTH 0°2' EAST 435.6 FEET TO A POINT IN THE CENTER LINE OF SAID COUNTY ROAD; THENCE NORTH 68°15' WEST ALONG THE SAID CENTER LINE TO THE POINT OF BEGINNING. NOTE: THIS LEGAL DESCRIPTION WAS CREATED PRIOR TO JANUARY 1, 2008. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: April 18, 2008. Recording No.: 2008-028225 Official Records of Clackamas County, Oregon. **4. DEFAULT.** The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$1,712.89 each, due the fifteenth of each month, for the months of July 2011 through December 2011; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest. **5. AMOUNT DUE.** The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$244,366.58; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from June 15, 2011; plus late charges of \$396.85; plus advances and foreclosure attorney fees and costs. **6. SALE OF PROPERTY.** The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Clackamas County, Oregon. **7. TIME OF SALE.** Date: May 10, 2012. Time: 11:00 a.m. Place: Clackamas County Courthouse, 807 Main Street, Oregon City, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due, other than such portion of the principal as would not then be due had no default occurred, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753. You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>. Any questions regarding this matter should be directed to

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