

# Sudoku

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Place numbers 1-9 so that each row, column and 3x3 square has each number only once. There is only one solution. Good Luck! Stumped? Visit [www.sudokuplace.com](http://www.sudokuplace.com) for a puzzle solver.

9								5
	2		9	4	8	1	6	
			6					3
	9	2	4					5
	7							2
	3				6	7	4	
	4				9			
	6	9	8	5	3			7
7								8

## Career Training

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## LEGAL NOTICES

### TRUSTEE'S NOTICE OF SALE

The Trust Deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"): Grantor: Joseph L. Carson. Trustee: First American Title Co. Beneficiary: Northwest Community Credit Union PO Box 70225, Eugene, OR 97401. Date: July 28, 2005. Recording Date: August 1, 2005. Recording Reference: 2005-059212. County of Recording: Lane 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 Lane and State of Oregon, ("the Property"): Lot 7, Block 1, FIRST ADDITION TO DEL MAR PARK, as platted and recorded in Volume 47, Page 28, Lane County Oregon Plat Records, in Lane County, Oregon. Commonly known as: 1600 E. Grover Ave., Cottage Grove, OR 97424. APN: 0897494. 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 foreclosure is made is Grantor's failure to pay when due the following sums: The monthly installment payments of \$463.00 beginning June 2, 2011 and continuing through the install-

ment due March 2, 2012; plus interest and late charges; real property taxes, plus interest and penalties; and other liens and penalties. Total default as of March 2, 2012 is \$4,838.35. The sum owing on the obligation that the Trust Deed secures (the "Obligation") is: \$53,119.62, together with the sum of \$2,224.54, which represents unpaid contractual interest, fees and late charges through and including February 9, 2012, together with interest on the principal sum of \$53,119.62 at the rate of 6.50% per annum from February 10, 2012 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. By reason of the default, the Beneficiary and the Trustee elect to sell the Property to satisfy the Obligation and to foreclose the Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.795. At public auction, the Trustee shall sell to the highest bidder for cash the interest in the Property which the 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 successors in interest acquired after the execution of the Trust Deed, to satisfy the Obligation. **The date, time and place of the sale is: Date: August 8, 2012. Time: 11:00 o'clock a.m. Place: Lane County Courthouse, 125 E. 8th Ave., Eugene, OR 97401. NOTICE TO TENANTS** If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement. If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale. If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out. To be entitled to either a 30-day or 60-day notice, you must give the Trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the Trustee a copy of the rental agreement. If you do not have a fixed term lease and cannot provide a copy of the rental agreement, you may give the Trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is July 9, 2012. The name of the Trustee and the Trustee's mailing address are listed on this notice. Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law. You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to

do so, you must notify your landlord in writing and in advance that you intend to do so. If you believe you need legal assistance with this matter, you may 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 have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included in the next paragraph. There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide phone contact number at 1-800-SAFENET (1-800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call 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: <http://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 that provide legal help to individuals at no charge, go to <http://www.oregonlawhelp.org> and <http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html> **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 Northwest Community Credit Union. Dated: March 16, 2012. Date of First Publication: May 31, 2012. Date of Last Publication: June 21, 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: DANNY R. SVETICH and MERRIE ANE SVETICH. Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON. Successor Trustee: NANCY K. CARY. Beneficiary: WELLS FARGO BANK, N.A. successor by merger to WELLS FARGO BANK SOUTHWEST, N.A., fka WACHOVIA MORTGAGE, FSB fka WORLD SAVINGS BANK, FSB. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: **EXHIBIT A** Beginning at a point 417.4 feet North of a point in the East and West center line of Section 16, Township 18 South, Range 4 West of the Willamette Meridian, 777.1 feet West of the East quarter section corner thereof, and running thence North 208.7 feet North 0 degrees 14' East 288.59 feet, thence South 89 degrees 51' East 497.4 feet to the center of the county road; thence Southerly along the center of the county road by direct lines South 24 degrees 20' East 157.77 feet, thence South 10 degrees 43' West 146.09 feet; thence South 8 degrees 03' West 210.8 feet to a point East of the place of beginning, and thence West 506.8 feet to the place of beginning, situate in Lane County, State of Oregon. EXCEPT: 0.38 Acres to Road by Deed No. 4321. EXCEPT: .084 Acres to T1, 701 by WD R447/75931, 1970. EXCEPT: 0.03 Acres to Bailey Hill Road (CoRd No. 1297) Per R1443/8705499 For 1988. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: September 6, 2006. Recording No. 2006-064880. 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 \$1,589.36 each, due the fifteenth of each month, for the months of May 2008 through February 2012; 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 \$422,920.52; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from April 15, 2008; plus late charges of \$4689.35; 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: August 2, 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

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	M	T	W	TH	F	SA	SU
6:30am	•	•	•	•	•		
9:00am	•	•	•	•	•		
4:00pm	•	•	•	•	•		
6:00pm	•	•	•	•	•		

**Community Class by Donation Sundays Noon**  
FIRST CLASS: Arrive 20 minutes early - Bring a large towel & water bottle  
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