

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 November 5, 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/lowcost-legalhelp/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: July 20, 2012. /s/ Patrick L. Stevens Patrick L. Stevens, Successor Trustee, Hutchinson, Cox, Coons, Orr & Sherlock, P.C., Attorneys at Law, PO Box 10886, Eugene, OR 97440. Phone: (541) 686-9160. Fax: (541) 343-8693. Date of First Publication: September 20, 2012. Date of Last Publication: October 11, 2012.

**TRUSTEE'S NOTICE OF SALE**

The Trust Deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"): Grantor: Robert Lee Flegel, as his sole and separate property. Trustee: Cascade Title Company. Beneficiary: Northwest Community Credit Union, PO Box 70225, Springfield, OR 97475. Date: July 22, 2010. Recording Date: July 30, 2010. Recording Reference: 2010-037392. 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"): Beginning at a point on the East line of Tenth Street which is 66 feet North of the Northwest corner of Block 4 of BRATTAIN'S ADDITION to Springfield, in Lane County, Oregon, as platted and recorded in Book 9, Page 6, Lane County Oregon Plat Records, which said point is also the North line of "D" Street; running thence East along the North line of "D" Street, 120 feet; running thence North parallel with the East line of Tenth Street

60.97 feet; running thence West parallel with the North line of "D" Street 120 feet to the East line of Tenth Street; running thence South along the East line of Tenth Street 60.97 feet to the place of beginning, in Lane County, Oregon. Commonly known as: 511 10th Street, Springfield, Oregon 97477. 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 \$835.03 beginning June 1, 2012 and continuing through the installment due July 1, 2012; plus interest and late charges; real property taxes, plus interest and penalties; and other liens and penalties. Total default as of July 1, 2012 is \$1670.06. The sum owing on the obligation that the Trust Deed secures (the "Obligation") is: \$151,457.07, together with the sum of \$441.75, which represents unpaid contractual interest, fees and late charges through and including May 21, 2012, together with interest on the principal sum of \$151,457.07 at the rate of 5.00% per annum from May 22, 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: Wednesday, December 5, 2012. Time: 11:00 o'clock a.m. PST. Place: Lane County Courthouse, 125 E. 8th Ave., Eugene, Oregon 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 November 5, 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/lowcost-legalhelp/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: July 20, 2012. /s/ Patrick L. Stevens Patrick L. Stevens, Successor Trustee, Hutchinson, Cox, Coons, Orr & Sherlock, P.C., Attorneys at Law, PO Box 10886, Eugene, OR 97440. Phone: (541) 686-9160. Fax: (541) 343-8693. Date of First Publication: September 20, 2012. Date of Last Publication: October 11, 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: RICARDO GUTIERREZ. 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: Lot 8, CLOVERLEAF PARK, as platted and recorded in Book 21, Page 3, Lane County Oregon Plat Records, in Lane County, Oregon. **3. RECORDING:** The Trust Deed was recorded as follows: Date Recorded: August 29, 2006. Recording No. 2006-062482. 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 \$609.14 each, due the fifteenth of each month, for the months of July 2008 through June 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 \$163,769.27; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from June 15, 2008; plus late charges of \$1,293.27; 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: November 29, 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](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, go to <http://www.oregonlawhelp.org>. Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #17368.30139). DATED: July 9, 2012. /s/ Nancy K. Cary Nancy K. Cary,

Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. First publication: 9/20/12. Last publication: 10/11/12.



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

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