

CLASSIFIEDS

beneficiary of the entire amount then due [other than such portion of the principle as would not then be due had no default occurred] and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying those sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee and attorney fees not exceeding the amounts provided by ORS 86.778. **WITHOUT LIMITING THE TRUSTEE'S DISCLAIMER OF REPRESENTATIONS OR WARRANTIES, OREGON LAW REQUIRES THE TRUSTEE TO STATE IN THIS NOTICE THAT SOME RESIDENTIAL PROPERTY SOLD AT A TRUSTEE'S SALE MAY HAVE BEEN USED IN MANUFACTURING METHAMPHETAMINES, THE CHEMICAL COMPONENTS OF WHICH ARE KNOWN TO BE TOXIC. PROSPECTIVE PURCHASERS OF RESIDENTIAL PROPERTY SHOULD BE AWARE OF THIS POTENTIAL DANGER BEFORE DECIDING TO PLACE A BID FOR THIS PROPERTY AT THE TRUSTEE'S SALE** 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. Date of First Publication: December 3, 2015. Date of Last Publication: December 24, 2015.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by VALERIE L. STILWELL as grantor, to AMERICAN TITLE GROUP as trustee, in favor of HOME123 CORPORATION as beneficiary, dated March 15, 2005, recorded March 24, 2005, in the mortgage records of Lane County, Oregon, as Document No. 2005-020479, and assigned to Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-2 by assignment recorded on June 12, 2015 in the records of Lane County, Oregon, as Document No. 2015-027174, covering the following described real property situated in said county and state, to wit: LOT 3, BLOCK 3, STRASSMAIER ACRES, AS PLATTED AND RECORDED IN BOOK 36, PAGE 7, LANE COUNTY OREGON PLAT RECORDS, IN LANE COUNTY, OREGON. PROPERTY ADDRESS: 2863 MARANTA STREET, Eugene, OR 97404. There is a default by the grantor or other person owing an obligation or by their successor in interest, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantors' failure to pay when due the following sums: monthly payments of \$1,007.49 beginning May 1, 2013; monthly payments of \$1,838.72 beginning February 1, 2014; monthly payments of \$1,017.57 beginning February 1, 2015; plus late charges of \$1,178.82; plus other fees of \$528.00; plus recoverable fees of \$427.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$130,129.22 with interest thereon at the rate of 5.55000 percent per annum beginning April 1, 2013; plus an escrow balance of \$11,586.40; plus late charges of \$1,178.82; plus corporate advances of \$528.00; plus corporate advances of \$427.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the

protection of the above described property and its interest therein; and prepayment penalties/premiums, if applicable. **WHEREFORE**, notice is hereby given that the undersigned trustee will on **FEBRUARY 12, 2016, AT THE HOUR OF 10:00 AM**, in accord with the standard of time established by ORS 187.110, at Lane County Courthouse Front Entrance, 125 East 8th Ave, Eugene, OR 97401, in the City of Eugene, County of Lane, State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above, which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including reasonable charges by the trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time that is not later than 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 such portion of the principle as would not then be due had no default occurred] and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying those sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee and attorney fees not exceeding the amounts provided by ORS 86.778. **WITHOUT LIMITING THE TRUSTEE'S DISCLAIMER OF REPRESENTATIONS OR WARRANTIES, OREGON LAW REQUIRES THE TRUSTEE TO STATE IN THIS NOTICE THAT SOME RESIDENTIAL PROPERTY SOLD AT A TRUSTEE'S SALE MAY HAVE BEEN USED IN MANUFACTURING METHAMPHETAMINES, THE CHEMICAL COMPONENTS OF WHICH ARE KNOWN TO BE TOXIC. PROSPECTIVE PURCHASERS OF RESIDENTIAL PROPERTY SHOULD BE AWARE OF THIS POTENTIAL DANGER BEFORE DECIDING TO PLACE A BID FOR THIS PROPERTY AT THE TRUSTEE'S SALE** 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. Date of First Publication: December 3, 2015. Date of Last Publication: December 24, 2015.

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 86.771, the following information is provided: **1. PARTIES:** Grantor: PAULA M. FRIEDRICH. Trustee: CASCADE TITLE COMPANY. Successor Trustee: NANCY K. CARY. Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, ASSIGNEE OF UMPQUA BANK. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: Lot 4, Block 5, SECOND ADDITION TO ESTATES NORTH, as platted and recorded in File 74, Slides 36 and 37, Lane County Oregon Plat Records, in Lane County, Oregon. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: January 27, 2012. Recording No. 2012-003184. 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 \$1,468.17 each, due the first of each month, for the months of January 2015 through September 2015; plus late charges and advances; plus any unpaid real proper-

ty 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: \$200,363.52; plus interest at the rate of 3.500% per annum from December 1, 2014; plus late charges of \$290.61; 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: February 25, 2016. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.778 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 86.778. **NOTICE REGARDING POTENTIAL HAZARDS** [This notice is required for notices of sale sent on or after January 1, 2015.] Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. 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 #30057.30554]. DATED: September 25, 2015. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: December 17, 2015. Date of last publication: January 7, 2016.

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 86.771, the following information is provided: **1. PARTIES:** Grantor: JERRY D. RISENER AND CAROL A. RISENER. Trustee: FIDELITY NATIONAL TITLE INSURANCE COMPANY. Successor Trustee: NANCY K. CARY. Beneficiary: UMPQUA BANK. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: Beginning at the Northwest corner of the Northwest quarter of the Southeast quarter of Section 35, in Township 21 South, Range 1 West of the Willamette Meridian; thence East on the North line thereof to the center of County Road No. 407, [sometimes known as Rujada Road]; thence following the center of said County Road Southwesterly to its intersection with the West line of said Northwest quarter of Southeast quarter; thence North along the said West line to the place of beginning all in the Northwest quarter of the Southeast quarter of Section 35, Township 21 South, Range 1 West of the Willamette Meridian, in Lane County, Oregon. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: January 22, 2010. Recording No. 2010-

003645. 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 \$497.33 each, due the first of each month, for the months of January 2015 through September 2015; 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 \$59,888.14; plus interest at the rate of 5.0000% per annum from December 1, 2014; plus late charges of \$69.77; 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: February 25, 2016. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.778 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 86.778. **NOTICE REGARDING POTENTIAL HAZARDS** [This notice is required for notices of sale sent on or after January 1, 2015.] Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. 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 #30057.30559]. DATED: October 2, 2015. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: December 17, 2015. Date of last publication: January 7, 2016.

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 86.771, the following information is provided: **1. PARTIES:** Grantor: JASON GARDIEPY AND JENNIFER L. GARDIEPY. Trustee: CASCADE TITLE COMPANY. Successor Trustee: NANCY K. CARY. Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, ASSIGNEE OF SIUSLAW VALLEY BANK. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: Lot 7, CRESWELL GARDENS NORTH, as platted and recorded September 30, 2003, Plat Document Number 2003-085241. **3. RECORDING.** The Trust Deed was recorded

as follows: Date Recorded: March 24, 2005. Recording No. 2004-021019. 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 \$897.00 each, due the first of each month, for the months of March 2014 through October 2015; 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 \$104,662.34; plus interest at the rate of 4.9500% per annum from February 1, 2014; plus late charges of \$271.87; 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: March 3, 2016. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.778 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 86.778. **NOTICE REGARDING POTENTIAL HAZARDS** [This notice is required for notices of sale sent on or after January 1, 2015.] Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. 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 #40453.54]. DATED: October 8, 2015. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: December 17, 2015. Date of last publication: January 7, 2016.

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 86.771, the following information is provided: **1. PARTIES:** Grantor: CECILIA L. PEREZ. Trustee: FIDELITY NATIONAL TITLE INSURANCE COMPANY. Successor Trustee: NANCY K. CARY. Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, ASSIGNEE OF SIUSLAW BANK. **2. DESCRIPTION OF PROPERTY:** The real property is described as follows: Lots 6, 7 and the East 17 1/2 feet of Lot 8, Block 6, Replat of Block 1 to 14 and 17 to 20, HOLLY ADDITION

to Florence, Oregon, as platted and recorded in Book 14, Page 12, Lane County Oregon Plat Records, in Lane County, Oregon. TOGETHER with that portion of vacated alley which inured to said property by Ordinance recorded August 13, 1970, Reception No. 16333, Lane County Official Records, in Lane County, Oregon. **3. RECORDING.** The Trust Deed was recorded as follows: Date Recorded: June 17, 2009. Recording No. 2009-033101. 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 \$928.00 each, due the first of each month, for the months of April 2015 through October 2015; 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 \$133,471.08; plus interest at the rate of 4.500% per annum from March 1, 2015; plus late charges of \$243.68; 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: March 3, 2016. Time: 11:00 a.m. Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon. **8. RIGHT TO REINSTATE.** Any person named in ORS 86.778 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 86.778. **NOTICE REGARDING POTENTIAL HAZARDS** [This notice is required for notices of sale sent on or after January 1, 2015.] Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. 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 #40453.55]. DATED: October 19, 2015. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: December 17, 2015. Date of last publication: January 7, 2016.



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