

TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed executed and delivered by **DERICK LEE TURNER**, as Grantor, to **FIRST AMERICAN TITLE COMPANY OF LANE COUNTY**, as Trustee, to secure certain obligations in favor of **STEVEN L. MATTOX AND KARLA K. MATTOX**, husband and wife, as Beneficiary, dated May 12, 2009, and recorded May 12, 2009, as Instrument No. 2009-026130, in Lane County Deeds and Records, Lane County, Oregon, covering **92221 CARSON STREET, MARCOLA, OREGON 97454**, more particularly described as: LOT 19, BLOCK 1, PLAT OF COLES FIRST ADDITION TO MARCOLA, as platted and recorded in Book 3, Page 4, Lane County Oregon Plat Records, in Lane County, Oregon. **JOHN A. WOLF**, of Speer Hoyt LLC, has been appointed successor trustee to First American Title Company of Lane County. The Beneficiary and the Successor Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and to foreclose the Trust Deed by advertisement and sale. The defaults for which the foreclosure is made are the Grantor's; (1) Failure to pay when due monthly payments of \$792.81 each, due on the 5th day of March, 2016, and continuing on the 5th day of each month thereafter through the date of this notice; (2) Failure to pay interest from February 24, 2016 to July 5, 2016 of \$2,198.20; (3) Failure to pay when due late charges of \$175; and (4) Failure to pay when due reserves of \$403.43; All of these payments are now past due, owing and delinquent. By reason of the default, the Beneficiary has declared the entire unpaid balance of all obligations secured by the Trust Deed, together with interest thereon, immediately due, owing and payable. Such sums are as follows: (1) Unpaid principal balance as of February 24, 2016 of \$101,306.05; (2) Unpaid interest as of July 5, 2016 of \$2,198.20; (3) Unpaid interest on \$101,306.05 at 6% per annum from July 5, 2016 until paid; (4) Unpaid late charges as of July 5, 2016 of \$175.00; and (5) Unpaid reserves of \$403.43. A Notice of Default and Election to Sell was duly recorded July 8, 2016, at Instrument No. 2016-032529 in Lane County Deeds and Records, all pursuant to Section 86.752 of Oregon Revised Statutes. You are hereby notified that the Successor Trustee will, on **DECEMBER 8, 2016, AT THE HOUR OF 10:00 A.M.** based upon the standard of time established by Section 187.110 of Oregon Revised Statutes, at the following place: The public entrance to Lane County Courthouse, which is located at 125 East 8th Avenue, 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 described real property which the Grantor had, or had power to convey by the Trust Deed, at the time of the execution by Grantor of the Trust Deed, together with any interest which the Grantor or her successors in interest acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured, and the costs and expenses of sale, including a reasonable charge by the Trustee and reasonable attorney's fees, all as provided by law. Any person named in Section 86.778 of the Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment of the entire amount due [other than such portion of the principal as would not then be due had no default occurred], together with costs, trustee's fees and attorney's fees not exceeding amounts provided in Section 86.778 of the Oregon Revised Statutes, and curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation for Trust Deed, at any time prior to five (5) days before the date set for the sale. In construing this notice, and

whenever the context hereof so requires, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantors" 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 their successors in interest; the word "trustee" includes any successor trustee; and the word "beneficiary" includes any successor in interest of the beneficiary named in the Trust Deed. **DATED** this 13th day of July, 2016. John A. Wolf, Successor Trustee. Date of first publication: July 21, 2016. Date of last publication: August 11, 2016.

TRUSTEE'S NOTICE OF SALE Reference is made to that certain trust deed made by **FLETCHER BECK** as grantor, to **FIDELITY NATIONAL TITLE INS CO** as trustee, in favor of **WELLS FARGO BANK, N.A.** as beneficiary, dated June 11, 2013, recorded June 12, 2013, in the mortgage records of Lane County, Oregon, as Document No. 2013-031473, covering the following described real property situated in said county and state, to wit: LOT 1, BLOCK 5, MILTON REID ADDITION TO THE CITY OF EUGENE, AS PLATTED AND RECORDED IN BOOK 18, PAGE 12, LANE COUNTY OREGON PLAT RECORDS, IN LANE COUNTY, OREGON. PROPERTY ADDRESS: 3215 Kincaid St., Eugene, OR 97405. 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 grantor's failure to pay when due the following sums: monthly payments of \$15,300.23 beginning July 1, 2015 through April 20, 2016; plus accrued late charges in the amount of \$177.03; 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: \$235,303.27 with interest thereon at the rate of 4.12500 percent per annum beginning June 1, 2015; plus escrow advances of \$1,692.39; plus accumulated late charges in the amount of \$177.03 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 **SEPTEMBER 28, 2016, AT THE HOUR OF 11:00 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. Robinson Tait, P.S. 710 Second Ave, Suite 710, Seattle, WA 98104. THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY. Date of first publication: June 30, 2016. Date of last publication: July 21, 2016.

TRUSTEE'S NOTICE OF SALE Reference is made to that certain trust deed made by **SEAN KEYS** as grantor, to **PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.** as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PACIFIC NORTHWEST MORTGAGE, LLC**, its successors and assigns as beneficiary, dated August 15, 2006, recorded August 30, 2006, in the mortgage records of Lane County, Oregon, as Document No. 2006-062995, and assigned to Deutsche Bank Trust Company Americas, as Trustee for Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-0S15 by assignment recorded on May 6, 2014 in the records of Lane County, Oregon, as Document No. 2014-016365, covering the following described real property situated in said county and state, to wit: LOT 25, RAINBOW LAKE, AS PLATTED AND RECORDED MARCH 20, 2002, AS RECEPTION NO. 2002-021439, OFFICIAL RECORDS OF LANE COUNTY, OREGON, PROPERTY ADDRESS: 676 Hanover St., Eugene, OR 97402. 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 grantor's failure to pay when due the following sums: monthly payments in the total amount of \$8,457.61 beginning March 1, 2011; plus escrow payments of

\$9,145.80; less a suspense balance of \$1.89; plus interest due in the amount of \$36,795.29; 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: \$98,922.55 with interest thereon at the rate of 7.38000 percent per annum beginning February 1, 2011; plus advances of \$7,465.48; less a suspense balance of \$1.89; plus foreclosure and other legal expenses and costs in the total amount of \$5,383.87; plus late charges in the amount of \$1,687.90; plus other fees and costs in the amount of \$2260.89; 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 **SEPTEMBER 29, 2016, AT THE HOUR OF 11:00 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. Robinson Tait, P.S. 710 Second Ave, Suite 710, Seattle, WA 98104. THIS COMMUNICATION IS FROM A DEBT COLLECTOR

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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 for a puzzle solver.

AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY. Date of first publication: July 7, 2016. Date of last publication: July 28, 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: **ROBERT LEE STUBBS AND KAREN I. STUBBS**. Trustee: **WESTERN TITLE & ESCROW 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: Beginning at a point on the North line of Lot 17, DALTON'S POULTRY FARMS, as platted and recorded in Book 10, Page 26, Lane County Oregon Plat Records, 341.0 feet West of the Northeast corner thereof; thence West 116.0 feet to the Northwest corner of said Lot 17; thence South 233.0 feet; thence East 116.0 feet; thence North 233.0 feet to the point of beginning, in Lane County, Oregon. **3. RECORDING:** The Trust Deed was recorded as follows: Date Recorded: September 30, 2008. Recording No. 2008-054665. 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 \$1,317.00 each, due the first of each month, for the months of November 2015 through April 2016; 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 \$177,178.90; plus interest at the rate of 5.4500% per annum from October 1, 2015; plus late charges of

\$338.40; 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: September 15, 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 #40453.79]. **DATED:** April 25, 2016. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440. Date of first publication: July 7, 2016. Date of last publication: July 28, 2016.




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