

# public notices

## TRUSTEE'S NOTICE OF SALE

### TRUSTEE'S NOTICE OF SALE

The Trust Deed described herein is a residential trust deed, as defined in ORS 86.705(6). This Notice of Default could be subject to the mandatory resolution conference requirements applicable to residential trust deeds being foreclosed in Oregon after July 11, 2012. See ORS 86.726. However, the lender and current beneficiary of the Trust Deed is exempt from the requirement, pursuant to ORS 86.726(1)(b). A copy of the beneficiary exemption affidavit for 2015 is on file with the Oregon Department of Justice.

A copy of the Exemption Affidavit, required pursuant to ORS 86.726(1)(b), was recorded on behalf of Columbia State Bank, in the real property records of Marion County, Oregon on February 23, 2015 in Reel 3674, at Page 344 and prior to recordation of the Notice of Default.

Reference is made to that certain Trust Deed (hereinafter "Trust Deed") made by Virginia R. Russell, as Grantor, to West Coast Trust, as Trustee, in favor of West Coast Bank, as the original Beneficiary, dated October 17, 2001, recorded October 18, 2001, in the mortgage records of Marion County, Oregon, in reel 1851, at page 200, last modified by the Modification of Deed of Trust, made by Virginia R. Russell, as Grantor, to West Coast Bank, as Lender, dated July 27, 2004, recorded August 2, 2004, in the mortgage records of Marion County, Oregon as reel 2356, page 345, and covering the following described real property situated in the above-mentioned county and state, to wit:

A tract of land located in Section 35, Township 6 South, Range 2 West of the Willamette Meridian in the County of Marion and State of Oregon, being more particularly described as follows:

Beginning in the center of Market Road No. 52 at a point which is 976.80 feet South and

293.70 feet North 83° 21' East and 257.68 feet South 77° 34' East from the Northwest corner of Section 34, Township 6 South, Range 2 West of the Willamette Meridian in Marion County, Oregon, and which point is the Southeast corner of land conveyed to Doalex Corporation by deed recorded in Volume 786, at Page 205, Marion County Deed Records; thence Northerly along the East line of said Doalex land a distance of 760 feet, more or less, to the land conveyed to Donald L. Stuart by deed recorded in Volume 767 at Page 400, Marion County Deed Records; thence North 84° 10' East, along the boundary of said Stuart land, a distance of 688.21 feet, more or less, to the West bank of Little Pudding River; thence Southerly and Easterly up the West bank of said river to a point which is 317.82 feet South 77° 34' East and 25.10 feet South 79.55' East and 774.12 feet North 30° 47' East from the place of beginning; thence South 30° 47' West 774.12 feet to the center of said Market Road No. 52; thence North 79° 55' West along the center of said road 25.10 feet; thence North 77° 34' West along the center of said road 317.82 feet to the place of beginning.

Property Tax Account No.: R19381

Real property or its address is commonly known as 6609 Hazelgreen Rd NE, Salem, OR 97305 (the "Real Property").

The undersigned hereby disclaims any liability for any incorrectness of the above-described street address or other common designation.

The undersigned as successor trustee hereby certifies that no assignments of the trust deed by the Trustee or by the Beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described Real Property is situated together with appointing Collier Law as the current successor trustee; further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the

Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

There is a default by the Grantors or other persons owing an obligation, the performance of which is secured by the Trust Deed, or by the 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:

**Loan No.: 18000477**  
Failure to make full regular monthly payments on May 5, 2014, and each month thereafter, pursuant to the terms of the Deed of Trust securing that certain Credit Agreement dated October 17, 2001 as modified on July 27, 2004, and referenced therein ("Credit Agreement").

The existing payment defaults for failure to timely make full regular monthly payments and the current default amounts owing upon the Credit Agreement, as of March 19, 2015, are:

Outstanding payment balance: \$15,216.78  
Late charges: \$1,570.63  
Total: \$16,787.41

By reason of these defaults, the current Beneficiary has and does hereby declare all sums owing on the Credit Agreement secured by the Trust Deed immediately due and payable, those sums being the following, to wit:

Principal Balance: \$497,049.76  
Late Charges: \$1,570.63  
Legal Fees: \$2,509.83  
Appraisal Fee: \$1,507.00  
Annual Fee: \$60.00  
Total: \$502,697.22\*

\*Total does not include accrued interest at the rate of \$57.74 per diem from March 19, 2015, until paid, additional late charges, expenditures, or trustee fees, and attorney fees and costs. A total payoff amount as of a specific date is available upon written request to the successor trustee.

In addition, Grantor is required to maintain real property taxes current on the Property according to the

terms of the Trust Deed. To date, there remains due and owing for past due Marion County, Oregon property taxes the following:

Account No.: R19381  
2012-2013 Taxes \$3,225.15  
2013-2014 Taxes \$8,924.03  
2014-2015 Taxes \$7,836.87  
Total: \$19,986.05

The past due property taxes must be paid to the county tax assessor and proof of payment provided to our attention. You should contact the assessor for a current payoff statement.

Notice hereby is given that the current beneficiary and successor trustee, by reason of the default(s), have elected and do hereby elect to foreclose the Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.990, and to cause to be sold at public auction to the highest bidder for cash the interest in the Real Property without warranty, express or implied, which the Grantor had, or had the power to convey, at the time of the execution by Grantors of the Trust Deed, together with any interest the Grantors or Grantors' successor in interest acquired after the execution of the Trust Deed, to satisfy the Credit Agreement secured by the Trust Deed and the expenses of the sale, including the compensation of the successor trustee as provided by law, and the reasonable fees of successor trustee's attorneys.

The sale will be held at the hour of 9:00 a.m. in accord with the standard of time

established by ORS 187.110 on **Monday, August 10, 2015**, at the following place: Front entrance of the Marion County Courthouse, 100 High Street NE, in the City of Salem, County of Marion, State of Oregon, which is the hour, date and place last set for the foreclosure sale. The successor trustee intends to foreclose upon the Real Property described above.

Notice is further given that any person named in ORS 86.778 has the right, at any time not later than five days before the date last set for the foreclosure sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, expenditures, trustee's fees and attorney fees and costs, and by curing any other default(s) complained of in this Notice of Default, that is capable of being cured by tendering the performance required under the Credit Agreement or Trust Deed.

Other than as shown of record, neither the current beneficiary nor the successor trustee has any actual notice of any person having or claiming to have any lien upon or interest in the Real Property subsequent to the interest of the successor trustee in the Trust Deed, or of any successor in interest to the Grantor or of any lessee or other person in possession of or occupying the property, except:

Occupant(s)  
6609 Hazelgreen Rd. NE

Salem, OR 97305

Occupant(s)

Virginia R. Russell  
6609 Hazelgreen Rd. NE  
Salem, OR 97305

Grantor, and Trustor and Trustee of the Virginia R. Russell Family Trust, dated 2/24/06

Pursuant to ORS 86.786, not later than 15 days before the sale date specified herein, the trustee shall provide a statement of information upon receipt of a written request from any interested party.

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.

The mailing address for the successor trustee, as referenced herein, is as follows:

Stephanie M. Palmblad  
Collier Law,  
Successor Trustee  
P.O. Box 2810  
Salem, OR 97308  
(503) 485-7224

Dated: This 19th day of March, 2015.

Collier Law,  
Successor Trustee  
/s/ Stephanie M. Palmblad

By: Stephanie M. Palmblad,  
OSB# 124125

5/29, 6/5, 6/12, 6/19

## crossword

### The People's Choice

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| 71 |    |    |    |    |    |   |    |  | 72 |   |    |    |    | 73 |

CREATORS NEWS SERVICE

By Charles Preston

#### ACROSS

- 1 Immediately, to an exec
- 5 Kettle critic?
- 8 Top \_\_\_\_
- 14 San \_\_\_\_
- 15 Pizarro's quest
- 16 Tickled
- 17 Political persuasion of a kind
- 20 Visit
- 21 Urge
- 22 Rafter residents
- 23 Partner of letters
- 25 Use the microwave, familiarly
- 27 Norm: abbr.
- 30 \_\_\_\_ *Better Come Home*: 1965 hit song
- 32 Came together
- 36 Word after open or pigeon
- 38 *Battle Cry* author
- 40 10th century Normandy founder
- 41 Estimation of voter interest
- 44 String quartet instrument
- 45 Destroy

- 46 Mahler song-cycle *Das Lied von der ...*
- 47 Records data
- 49 Church benches
- 51 Encouraging word
- 52 Cheats
- 54 Ledge
- 56 On the briny
- 59 Clay, now
- 61 Assuage
- 65 Election celebration

- 68 Where are you? response
- 69 Afflict
- 70 Solutions
- 71 Whatsis
- 72 Whoopee!
- 73 Fair to middlin'

#### DOWN

- 1 Rainbows
- 2 Do an usher's job
- 3 Bullets, briefly
- 4 *Where's \_\_\_\_?*: 1970 film
- 5 Clarify
- 6 Part of O.A.S.
- 7 Theater award
- 8 Big-top big name

- 9 Latin I word
- 10 Foremost
- 11 Large land mass
- 12 Hornet house
- 13 Fruity drinks
- 18 Buoyant
- 19 Write
- 24 More confident
- 26 Actress Deborah
- 27 Balboni of baseball
- 28 Harmful substance
- 29 Station
- 31 Straightened
- 33 Old \_\_\_\_
- 34 Give the slip
- 35 Overindulges
- 37 Assigned
- 39 Farm houses?
- 42 Filmom's Grant
- 43 Without thinking
- 48 Showed mercy
- 50 Blackthorn
- 53 Clever
- 55 Places for 70 Across
- 56 Eager
- 57 Prefix meaning Chinese
- 58 Bounce
- 60 Words before old chap
- 62 Kojak, to his friends
- 63 Attention-getting

**None for the road.**

**DRIVE IMPAIRED. GET BUSTED.**

Driving under the influence of alcohol or medications can land you a DUII. And that can lead to a hefty fine, jail time – or worse.

**Drive Sober. The Way to Go.** Transportation Safety – ODOT

**Stacy Lewis is an expert on metal shafts. After all, she has one in her back.**

As a young teen with scoliosis, Stacy underwent a complex, spine-straightening procedure, leaving her with a steel rod and five screws in her back. After long months of rigorous therapy, Stacy showed the world what talent, determination, and advanced orthopaedic surgery can accomplish.

Check out Stacy's amazing path to the number one women's ranking – and find your own inspiration at [ANationInMotion.org](http://ANationInMotion.org).

**AAOS**  
AMERICAN ACADEMY OF ORTHOPAEDIC SURGEONS  
[orthoinfo.org](http://orthoinfo.org)

**SCOLIOSIS RESEARCH SOCIETY**  
[srs.org](http://srs.org)