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 The Federal Trade Commission prohibits telemarketers from asking for or receiving payment before they deliver credit repair services, advance fee loans and credit and recovery services. If you are asked to render payment before receiving any of the preceding services, please contact the Federal Trade Commission at: **1-877-382-4357**

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PUBLISHER'S NOTICE



All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "Any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD at 1(800)669-9777. The toll free telephone number for the hearing impaired is 1(800)927-9275.

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Beach Property Management
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Astoria: 3 bedroom 1 bath home. \$900 +deposit. (503)440-2105 (503)440-0891

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LEGAL NOTICES

AB4502 TRUSTEE'S NOTICE OF SALE

T.S. No.: OR-14-634677-NH Reference is made to that certain deed made by, PHIL A. ELKINS AND HEATHER K. ELKINS, HUSBAND AND WIFE as Grantor to PACIFIC NORTHWEST COMPANY OF OREGON, INC. as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR QUICKEN LOANS, INC. as Beneficiary, dated 1/4/2013, recorded 1/17/2013, in official records of CLATSOP County, Oregon in book/reel/volume No. fee/file/instrument/microfilm/reception number 201300417 covering the following described real property situated in said County, and State, to-wit: APN: 30383 3004 81021BA 03000 LOT 1, BLOCK 1, ALDERCREEK ACRES, IN THE CITY OF WARRENTON, CLATSOP COUNTY, OREGON. Commonly known as: 64 NW ELM AVE, WARRENTON, OR 97146 Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantors: The installments of principal and interest which became due on 11/1/2013, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents. By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$235,398.85 together with interest thereon at the rate of 3.7500 per annum from 10/1/2013 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that Quality Loan Service Corporation of Washington, the undersigned trustee will on 4/27/2015 at the hour of 11:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statutes, AT THE FRONT ENTRANCE TO THE COURTHOUSE, 749 COMMERCIAL ST, ASTORIA, OR 97103 County of CLATSOP, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.778 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. For Sale Information Call: 714-730-2727 or Login to: www.servicelinkasap.com in construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service Corporation of Washington. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. 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. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** TS No: OR-14-634677-NH Dated: 12-15-14 Quality Loan Service Corporation of Washington, as Trustee Signature By: Nina Hernandez, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 A-FN4502935

Published: 01/07/2015, 01/14/2015, 01/21/2015, 01/28/2015

LEGAL NOTICES

AB4541 PUBLIC NOTICE

Notice is hereby given that in accordance with Section 12.030 of the Gearhart Zoning Ordinance the Gearhart City Council will hold a public hearing on Wednesday, February 4, 2015 at 6:00 p.m., Gearhart City Hall, 698 Pacific Way, Gearhart, Oregon:

Annexation request File #14-006 submitted by Michael Fraser to annex three parcels of land for a total of 35 acres. Said property is located at Hwy 101 and south of Del Rey Road, further described as Assessors map 7 10 33A Tax Lot 401; and map 7 10 34B Tax Lots 3200 & 3500. Approval criteria relevant to the request are the Gearhart Comprehensive Plan and Zoning Ordinance Section 2.060 and ORS Section 222.

A copy of the application, all documents and evidence relied upon by the applicant and applicable criteria pertinent to each request are available for review at Gearhart City Hall at the office of Chad Sweet, 503 738-5501, and copies may be obtained at a reasonable cost. Staff reports will be available for inspection at no cost and may be obtained at reasonable cost seven (7) days prior to the hearing. All interested parties are invited to express their opinion for or against the request at the hearing or by letter addressed to the Gearhart City Council, P O Box 2510, Gearhart, Oregon 97138, received prior to the hearing. The public hearing will be conducted in accordance with Section 12.050 of the Gearhart Zoning Ordinance. Failure to raise an issue in person or by letter precludes appeal. In raising an issue, the relevant criteria of which the issue is directed must be specified. Failure to do so will preclude appeal on the criterion.

Chad Sweet
 City Administrator
 City of Gearhart

Published: January 21st, and 28th, 2015.

AB4550 TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by TRAVIS HICKS and SHERIDAN CLARK, not as tenants in common, but with right of survivorship, as Grantor, to FIDELITY NATIONAL TITLE COMPANY, as Trustee, in favor of REID LARSEN and ALLISON LARSEN, as Beneficiary, dated November 19, 2008, in the mortgage records of Clatsop County, Oregon as Instrument No. 200810532, covering the following described real property situated in said county and state, to-wit: Beginning at the point of intersection with the North line of the Hobson D.L.C. with the Section line common to Sections 9 & 10, Township 7 North, Range 10 West, Willamette Meridian, said point being 304.0 feet South from the Section corner common to Sections 3, 4, 9 and 10, said township and range; thence 581.4 feet South and 48.5 feet East to the true point of beginning of the parcel herein described, said true point of beginning being a 3/4 inch iron rod on the Southwesterly right-of-way line of the S.P.&S. Railroad, now known as the Burlington Northern Railroad, said point also being the Northeast corner of that certain tract conveyed to D. L. Adkins and wife by deed recorded in Book 281, page 54, Deed Records, Clatsop County, Oregon;

thence North 25° 01' West along said railroad right-of-way line 196 feet; thence South 72° 53' West 272.8 feet to a point on the Easterly right-of-way line of the Oregon Coast Highway;

thence in a Southeastly direction 137 feet, more or less, to a point that is South 83° 24' West 313.74 feet from the point of beginning, which point is also the Northwest corner of said Adkins tract;

thence North 83° 24' East along the North line of said Adkins tract a distance of 313.74 feet to the point of beginning, all being located in Sections 9 and 10, said township and range.

TOGETHER WITH the Westerly 1/2, of the S.P. & S. Railroad right-of-way Easterly and adjacent to the East line of the above-described parcel. Situs: 90959 Hwy. 101, Warrenton, OR 97146

Account ID: 16601 Map No. 71010B-200
 Both the Beneficiary and the Trustee have elected to sell the above described property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default consists of nonpayment of monthly payments of \$1,595.56 from April 17, 2013 to November 17, 2014 for a total of \$31,911.20.

By reason of said default, the Beneficiary has declared all obligations secured by the trust deed to be immediately due and payable, i.e., principal balance, accrued interest, Trustee fees, foreclosure costs and advances. Notice: The Trustee, Steven D. Gerttula, will on May 1, 2015 at 10:00 a.m. at the Clatsop County Courthouse, main floor, Astoria, Oregon, sell at public auction to the highest bidder for cash the interest in the real property which the Grantor had or had power to convey at the time it executed the deed of trust, together with any interest Grantor or its successors acquired after execution of the trust deed to satisfy the foregoing obligations thereby secured and the costs and expenses of sale.

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the Trustee conducts 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 principal 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 said 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's and attorney's fees not exceeding the amount provided by said Section 86.753 of Oregon Revised Statutes.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 said trust deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

STEVEN D. GERTTULA
 Attorney at Law
 416 Bond Street
 Astoria, OR 97103
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Published: January 28th, February 4th, 11th, and 18th, 2015

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