

101 Legal Notices

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EO-12139
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:

- PARTIES:**

Grantor:	FRED ROOF JR
Trustee:	AMERITITLE
Successor Trustee:	NANCY K. CARY
Beneficiary:	UMPQUA BANK
- DESCRIPTION OF PROPERTY:** The real property is described as follows:
As described on the attached Exhibit A
- RECORDING.** The Trust Deed was recorded as follows:
Date Recorded: October 28, 2014
Recording No. 2014-6220452
Official Records of Umatilla County, Oregon
- 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 \$697.96 each, due the first of each month, for the months of September 2019 through January 2020; plus monthly payments at the new payment amount of \$714.19 each, due the first of each month, for the months of February 2020 through April 2022; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 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 \$80,166.50; plus interest at the rate of 3.875% per annum from August 1, 2019; plus late charges of \$448.74; plus advances and foreclosure attorney fees and costs.
- 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 Umatilla County, Oregon.
- TIME OF SALE.**
Date: September 15, 2022
Time: 11:00 a.m.
Place: Umatilla County Courthouse, 216 SE 4th Street, Pendleton, Oregon
- 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 #30057.31259).

DATED: April 26, 2022. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

EXHIBIT A

Commencing at a point on the Westerly right of way line of U.S. Highway No. 395, said point bearing South 51°20'40" West 2350.95 feet from the Northeast corner of Section 9, Township 1 South, Range 32, said point being the Northeast corner of the Jacobsen tract a conveyed by Deed recorded in Deed Book 197, Page 600; thence South 30°44' West 695.97 feet to the Southeast corner of that tract of land conveyed to Harry N. Statchwick, etux, by Deed recorded in Deed Book 205, Page 267, and the point of beginning for this 0 • description; thence North 59°16' West along the Southerly line of said Statchwick tract, a distance of 185 feet; thence South 30°44' West and parallel with the Westerly right of way line of said highway a distance of 110 feet, more or less, to a point on the North line of that tract of land described in Contract to John A. Morris, etux, as recorded September 6, 1962 in Book 269, Page 125; thence Southeast along the North line of said Morris tract to the Northwest corner of that tract of land conveyed to Donald M. Davie, etux, by instrument recorded December 17, 1958, in Deed Book 252, Page 150; thence continuing Southeast along th North line of said Davie tract a distance of 50 feet, more or less, to a point on the Westerly line of that tract of land conveyed to Donald M. Davie, etux, by instrument recorded July 2, 1954, in Deed Book 218, Page 676; thence Northeast along said last mentioned Davie Tract a distance of 5 feet, more or less, to the Northwest corner thereof; thence Southeast along said North line a distance of 70 feet, more or less, to the Northeast corner thereof; thence Northeast along the Westerly right of way line of Highway No. 395, as it existed on February 25, 1955, back to the point of beginning; All being East of the Willamette Meridian, in the County of Umatilla and State of Oregon; Excepting any and all water rights of way and roads.
Publish July 5, 12, 19, 26, 2022

EO-12148
TRUSTEE'S NOTICE OF SALE

TS No.: 159075 APN: 2N-32-11AB Reference is made to that certain deed made by Rod Shorter as Grantor to Pacific Northwest Company of Oregon, Inc., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for Quicken Loans Inc. as Beneficiary, dated 11/14/2012, recorded 12/06/2012, in the official records of Umatilla County, Oregon as Instrument No. 2012-5990277 in Book xx Page xx covering the following described real property situated in said County and State, to wit: Lots 8, 9 and 10 Block 122, RESERVATION ADDITION to the Town, now City of Pendleton, Umatilla County, Oregon Commonly known as: 513 SE 12th Dr, Pendleton, OR 97801 The current beneficiary is Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. pursuant to assignment of deed of trust recorded on 12/11/2020 as Inst No. 2020-7120302 in the records of Umatilla, Oregon. The beneficiary has elected and directed successor trustee to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to: Make the monthly payments commencing with the payment due on 09/01/2020 and continuing each month until this trust deed is reinstated or goes to trustee's sale; plus a late charge on each installment not paid within fifteen days following the payment due date; trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition contained in subject note and deed of trust. 1. By the 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: Principal balance of: \$99409.25; 2. Interest through 4/29/2022 in the amount of \$6,498.97 3. Escrow Advances in the amount of \$5,014.24 4. Recoverable balance in the amount of: \$2,685.00 5. NSF fees in the Amount of \$50.00 6. Fees in the amount of \$65.79 7. Together with the interest thereon at the rate 3.7500000% per annum 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. The principal sum of \$99,409.25 together with the interest thereon at the rate 3.7500000% per annum from 08/01/2020 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 the undersigned trustee will on 09/06/2022 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at the front entrance to the Umatilla County Courthouse, located at 216 S.E. 4th Street, Pendleton, OR 97801, County of Umatilla, 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 the sale. In construing this, the masculine gender includes the feminine and the successor in interest to the grantor as well as any other person owing 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 The Mortgage Law Firm, LLC. 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. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while there is a default. This shall serve as notice that the beneficiary shall be conducting property inspections on the referenced property. 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. NOTICE TO RESIDENTIAL TENANTS The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 09/06/2022 (date). The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place. The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant. If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing. PROTECTION FROM EVICTION IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR: • 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR • AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT. If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left. You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move. A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement: • Is the result of an arm's-length transaction; Requires the payment of rent that is not substantially less than fair market rent for the property unless the rent is reduced or subsidized due to a federal, state or local subsidy; and • Was entered into prior to the date of the foreclosure sale. ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE. SECURITY DEPOSIT You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord. ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise: • You do not owe rent; • The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and • You must move out by the date the new owner specifies in a notice to you. The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy. IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice. OREGON STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: <http://www.oregonlawhelp.org> NOTICE TO VETERANS If the recipient of this notice is a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Contact information for a service officer appointed for the county in which you live and contact information for a community action agency that serves the area where you live may be obtained by calling a 2-1-1 information service. The Fair Debt Collection Practices Act requires that we state the following: this is an attempt to collect, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. This letter is intended to exercise the note holders right's against the real property only. The Successor Trustee, The Mortgage Law Firm, LLC, has authorized the undersigned attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(8). Dated: 6-14-2022 Eric Marshack #050166 The Mortgage Law Firm, LLC Eric Marshack OSB #050166650 NE Holladay Suite 1600 Portland, OR 97232 Phone number for the Trustee: 1-971-270-12331 (619) 465-8200 A-4752347 07/26/2022, 08/02/2022, 08/09/2022, 08/16/2022

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