

**850 ♦ VEH. & BOAT PROMO**



**2007 REXHALL**  
35', like new, low miles, new battery, alternator, brakes, tires. Hardwood floors, fireplace. No smoke/pets. 541-590-9521 \$33,000

**850 ♦ VEH. & BOAT PROMO**



**1979 TRIUMPH SPITFIRE 1500**  
Great little car, runs great, original 35,145 mi. New brakes, car cover, battery, master cylinder, windshield wipers. No trades. \$6,000 (negotiable) Debbie - 541-999-1694

**999 ♦ PUBLIC NOTICE**

**TRUSTEE'S NOTICE OF SALE**  
The Trustee under the terms of the Trust Deeds described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deeds to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:  
PARTIES:  
Grantor: CHARLES JACOB MORGAN and STACY MARIE MORGAN;  
Trustee: FIRST AMERICAN TITLE INSURANCE CO. OF OREGON  
Successor Trustee: JANE C. HANAWALT;  
Beneficiary: FLORENCE HABITAT FOR HUMANITY, INC.

DESCRIPTION OF PROPERTY: The real property, commonly known as 1378 Nopal Street, Florence, Oregon 97439, is more particularly described as follows: LOT 5 KEENER PLACE P.U.D. PHASE 1, RECORDED MARCH 08, 2010, RECEPTION NO. 2010-011236, LANE COUNTY DEEDS AND RECORDS, IN LANE COUNTY, OREGON.

RECORDING: The Trust Deeds were recorded as follows: Date Recorded: December 15, 2011; Recording: Instr. No. 2011-057283; No. 2011-057284; Official records of: LANE 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 principal installments in the total amount of \$1,950.03, due the fourteenth of each month, for the months of November 2015 through July 2016; plus monthly escrow installments in the total amount of \$1,380.49, due the fourteenth of each month, for the months of November 2015 through July 2016; plus monthly service fees in the total amount of \$72.00, due the fourteenth of each month, for the months of November 2015 through July 2016; delinquent property taxes, if any; cost of foreclosure report; attorney's fees; together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Notes and Deeds of Trust.

AMOUNT DUE: By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deeds immediately due and payable, said sums being the following, to wit: Principal balance in the amount of \$68,233.75 on the First Note; plus principal balance in the amount of \$52,000.00 on the Second Note; plus late charges of \$86.64; plus forced-placed homeowners' insurance in the amount of \$463.00; plus a lien placed on the property by the State of Oregon in the amount of \$360.00; plus advances and foreclosure attorney fees and costs due under the Notes, and as are provided by statute.

SALE OF PROPERTY: The Trustee hereby states that the property will be sold at public auction to the highest bidder for cash the interest in said described real property, to satisfy the foregoing obligations secured by the Trust Deeds. 7. TIME OF SALE. Date: December 28, 2016; Time: 11:00 a.m.; Location: Lane County Courthouse, 125 E. 8th Street Eugene, Oregon 97401 8. RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right, at any time that is not later than five (5) 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 OF POTENTIAL HAZARDS. Without limiting the Trustee's disclaimer of representation 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.

WRITTEN ASSIGNMENTS. The undersigned hereby certifies that based upon business records there are no known 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 records of the county or counties in which the above described property is situated.

DEBT. 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). Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to ORS 86.752(3).

TERMS. In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to this 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.

TRANSACTION COMPLETED. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by FIRST AMERICAN TITLE CO. OF OREGON. If any irregularities are discovered within 10 days of this sale, the Trustee will rescind the sale, return the purchaser'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, of the Beneficiary's Attorney.

CREDIT REPORT. As required by law, a negative credit report reflecting on Grantor's credit record may be submitted to a credit report agency if Grantor fails to fulfill the terms of Grantor's credit obligations.

DATED: August 22, 2016.  
Jane C. Hanawalt, Successor Trustee  
Law Offices of Jane C. Hanawalt, P.C.  
P.O. Box 1153  
Florence, OR 97439  
Publication dates: October 8, 15, 22, and 29, 2016.

**999 ♦ PUBLIC NOTICE**

**TRUSTEE'S NOTICE OF SALE**  
The Trustee under the terms of the Trust Deeds described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deeds to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:  
PARTIES:  
Grantor: JASON M. HOULIHAN & MEGAN LAWRENCE HOULIHAN  
Trustee: FIRST AMERICAN TITLE INSURANCE CO. OF OREGON  
Successor Trustee: JANE C. HANAWALT  
Beneficiary: FLORENCE HABITAT FOR HUMANITY, INC.

DESCRIPTION OF PROPERTY: The real property is located at 1488 Nopal Street, Florence, Oregon 97439, and more particularly described as follows: LOT 2, KEENER PLACE P.U.D. PHASE 1, AS PLATTED AND RECORDED MARCH 8, 2010, RECEPTION NO. 2010-011236, LANE COUNTY DEEDS AND RECORDS, IN LANE COUNTY, OREGON.

RECORDING: The Trust Deeds were recorded as follows: Date Recorded: April 24, 2014; Recording: Instr. No. 2014-014876; 2014-014877; Official records of: LANE 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 principal and interest installments in the total amount of \$1,945.36, due the fifteenth of each month, for the months of December 2015 through July 2016; plus monthly escrow installments in the total amount of \$1,560.00, due the fifteenth of each month, for the months of December 2015 through July 2016; plus monthly service fees in the total amount of \$64.00, due the fifteenth of each month, for the months of December 2015 through July 2016; delinquent property taxes, if any; cost of foreclosure report; attorney's fees; together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Notes and Deeds of Trust.

AMOUNT DUE: By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deeds immediately due and payable, said sums being the following, to wit: Principal balance in the amount of \$79,919.77 on the First Note; plus principal balance in the amount of \$58,363.00 on the Second Note; plus late charges of \$85.12; plus forced-placed homeowners' insurance in the amount of \$535.00; plus a lien on the property for back child support in the amount of \$694.40; plus advances and foreclosure attorney fees and costs due under the Notes, and as are provided by statute.

SALE OF PROPERTY: The Trustee hereby states that the property will be sold at public auction to the highest bidder for cash the interest in said described real property, to satisfy the foregoing obligations secured by the Trust Deeds.

TIME OF SALE.  
Date: December 28, 2016  
Time: 10:00 a.m.  
Location: Lane County Courthouse, 125 E. 8th Street, Eugene, Oregon 97401

RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right, at any time that is not later than five (5) 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 OF POTENTIAL HAZARDS. Without limiting the Trustee's disclaimer of representation 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.

WRITTEN ASSIGNMENTS. The undersigned hereby certifies that based upon business records there are no known 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 records of the county or counties in which the above described property is situated.

DEBT. 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). Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to ORS 86.752(3).

TERMS. In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to this 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.

TRANSACTION COMPLETED. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by FIRST AMERICAN TITLE CO. OF OREGON. If any irregularities are discovered within 10 days of this sale, the Trustee will rescind the sale, return the purchaser'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, of the Beneficiary's Attorney.

CREDIT REPORT. As required by law, a negative credit report reflecting on Grantor's credit record may be submitted to a credit report agency if Grantor fails to fulfill the terms of Grantor's credit obligations.

DATED: August 22, 2016.  
Jane C. Hanawalt, Successor Trustee  
Law Offices of Jane C. Hanawalt, P.C.  
P.O. Box 1153  
Florence, OR 97439  
Publication dates: October 8, 15, 22, and 29, 2016.

**Investment News And Notes**

**Why Investing In Real Estate Is Easier Than Ever**

(NAPSA)-There is no shortage of reasons why investing in residential real estate can be a good idea: home prices declined during the recent financial crisis, the number of renters has skyrocketed, it's often considered a stable alternative to the stock market and the list goes on and on.



With today's data analytics and services, single-family residential real estate investing has evolved from driving around neighborhoods and using intuition to viewing locations online to make fact-based decisions.

At the same time, residential real estate investing has shifted from a local proposition to one without geographic limitations. That's because of developments in technology, financing, services and processes that can make it easier for investors to search for opportunities, purchase properties and manage them from afar.

In the past, a long-standing issue with the single-family rental sector has been a weak debt market. Investors were generally limited to loans from Freddie Mac and Fannie Mae, which allow a maximum of four and 10 properties, respectively. Even worse was that these loans are highly dependent on the personal income of the borrower, not the income of the real estate. This limited obtaining attractive financing to only the wealthiest of investors. A new lending sector has emerged, however, that can provide financing for investors of various sizes and neither limits the number of properties available for financing nor underwrites the loan amount based on personal income.

Meanwhile, online auction marketplaces, property management software and crowdfunding may help to make more efficient decision-making and investing. "Small investors today don't have to rely on gut feelings about markets—they're empowered by high-quality market intelligence and have access to a multitude of service providers," explains Wally Charnoff, CEO of Investability Real Estate, Inc.

"Small investors can now diversify their portfolio," he says, "because they can research, acquire, finance and manage properties from afar." The single-family residential market can present opportunities for "mom and pop" investors, particularly those who consider five key points:

**1. Understand the total costs:** Operating expenses and fixed costs, such as taxes, can vary greatly from state to state. Property management fees are generally higher in less populated areas that have little scalability or no competition. Hurricane, flood or earthquake insurance can be expensive but may not be relevant in all markets.

"Investors often look for turnkey properties, which can make condos appealing, but monthly association fees can severely suppress yield and additional assessments could put the property in the red at a moment's notice," points out Dennis Cisterna, CRO of Investability Real Estate, Inc.

**2. Choose your tenants wisely:** If you decide to invest out of your local market (and even in your own market), consider using a property manager to identify and qualify tenants and detail exactly the criteria and standards required. Common metrics are a certain FICO score, no bankruptcy in the last few years and a minimum rent-to-income ratio. Landlord references are also important, as is understanding local laws about tenant selection and advertising for tenants.

**3. Know the market as if you lived there:** Talk to local brokers, read the local newspaper to understand the economy and visit the area. Identify the drivers behind the housing market and know the history. A healthy, educated workforce and population growth are generally good indicators of long-term price appreciation. Lower home ownership rates may produce strong yields as there could be a consistent demand for your investment property, but appreciation may be lacking as the market fundamentals are not dynamic enough.

**4. Choose either appreciation or yield or a little of both:** Deciding which type of market you want to invest in will help with focus. Diversifying can be a reason to look beyond local opportunities. Some markets straddle yield and appreciation, and researching the long-term trend for market dynamics is especially important as these may quickly shift to only yield or appreciation.

**5. Know your exit strategy:** The number of owner-occupied houses is important because a higher rate of home ownership may make it easier to sell the home. The overall liquidity of the market is also important. Data now exists that can help investors understand the vibrancy of a market even without much buying and selling.



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Like new!  
Lots of extras.  
**\$9,000**  
or best offer.  
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or 541-590-5562



**14' VALCO BOAT**  
10hp 4-stroke Honda, fish finder, trolling motor, new battery, new life jackets.  
**\$1,950**  
541-997-1171



**2004 MONACO-LAKOTA**  
32ft. 5th Wheel, alum. frame, NS, fiberglass ext.-GC, oak cabs, beige-int, 2-slides, queen, Mint condition.  
**\$26,900**  
541-997-9637



**01 ALFA 5TH WHEEL**  
Fully furnished. Good condition, 3-slides  
**\$1,200**  
541-997-1171



**1997 LEXUS LX450**  
147k miles, 4x4, factory lockers, lifted, winch bumper, same running gear as Toyota landcruiser, lots of maint. done.  
**\$14,500**  
541-991-6604



**2012 TOYOTA PRERUNNER**  
4 dr access cab, 4cyl., dark blue, very good cond., A/C, bed liner, snug top & lumber rack, 19mpg. 70+ mi. \$19,806  
541-997-9016

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**Do you owe over \$10,000 in back taxes?** We help people resolve tax debt. \$50 cash back upon sign-up. BBB Accredited. Call for a free consultation 1-800-956-6048

**Chronic Pain? Back or joint pain, arthritis?** Recent Medicare/health coverage changes may benefit you! Products are little to NO COST, if qualified. FREE Shipping. Accredited Pain Specialists. CALL 1-800-481-7096

**Lung Cancer? 60 or Older?** If So, You and Your Family may Be Entitled To A Significant Cash Award. Call 800-413-5730 To Learn More. No Risk, No Money Out of Pocket

**EMPLOYMENT:**  
**Drive with Uber.** No experience is required, but you'll need a Smartphone. It's fun and easy. For more information, call: 1-800-819-1182



**Graphic Search**

Here is how it works... We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Saturday's Graphic

Sweetest Day  
October 15, 2016

**Good Luck**

**BEV LOK found the Navy Birthday graphic on page 7C (J.D. Enterprises Electric - front tire) She has won a gift certificate to Big Dog Donuts & Deli.**

Gift Certificates must be picked up within 2 weeks of winning  
Deadline for today's paper: Monday by 3:00 PM

Wednesday's Graphic