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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 be 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.

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 be 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.

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
Scorpio, The Scorpion
10/23-11/21

Good Luck

AUDREY LERMAN found the Halloween Safety Month graphic on page 9B (Yes! We Do Windows - Bubble next to Connie) 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

CYAN MAGENTA YELLOW BLACK