

**999 PUBLIC NOTICE**

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**NOTICE OF POTENTIAL ORDINANCE PASSAGE**

On **February 6, 2017**, the City of Florence City Council will review and consider four ordinances concerning the following...

**Ordinance No. 1, Series 2017** – An Ordinance approving annexation of 4636 Heceta Beach Road and abutting Heceta Beach Road, Map Reference 18-12-04-00 Tax Lot 00103.

**Ordinance No. 2, Series 2017** – An Ordinance approving annexation of 4513 and 4523 Lookout Street and all of Lookout Street west of 1st Street, Map Reference 18-12-04-42 Tax Lots 01204 & 01205.

**Ordinance No. 3, Series 2017** – An Ordinance approving annexation of 04636 South Harbor Vista Drive and all of Treewood Court west of Rhododendron Drive and South of Harbor Vista Drive from West Edge of Annexing property to the west side of Rhododendron Drive, Map Reference 18-12-04-00 Tax Lot 00103.

**Ordinance No. 4, Series 2017** – An Ordinance establishing Neighborhood Commercial District to 4636 Heceta Beach Road and southern half of abutting Heceta Beach Road and Single Family Residential District to northern half of abutting Heceta Beach Road; and Single Family Residential District to 4513 and 4523 Lookout Street and all of abutting Lookout Street and Single Family Residential and Residential Development Shoreland Management Unit Overlay to 04636 South Harbor Vista Drive and all of Treewood Court west of Rhododendron Drive and Single Family Residential to south Harbor Vista Drive from west edge of annexing property to west side of Rhododendron Drive.

This notice serves as official publication of the availability of the ordinances. The full text of these Ordinances is or will be available on the City of Florence website at [www.ci.florence.or.us](http://www.ci.florence.or.us) on or before January 30, 2017; or may be inspected at Florence City Hall, 250 Hwy 101, Florence, Oregon during regular business hours. For more information about this notice, or any Florence City Council proceedings, please contact City Recorder Kelli Weese at 541-997-3437, or via email at [kelli.weese@ci.florence.or.us](mailto:kelli.weese@ci.florence.or.us).  
Publication Date: January 28, 2017.

**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:** RUBY M. SAUTER, TRUSTEE UNDER DECLARATION OF TRUST DATED JANUARY 23, 1996  
**Trustee:** FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON  
**Successor Trustee:** NANCY K. CARY  
**Beneficiary:** OREGON PACIFIC BANKING COMPANY

**DESCRIPTION OF PROPERTY:** The real property is described as follows:  
Lot 16 and common area, SUNSET COVE P.U.D., as platted and recorded March 13, 2007, Reception No. 2007-016818, Lane County Deeds and Records, in Lane County, Oregon

**TRUST DEED ONE:**  
RECORDING. The Trust Deed was recorded as follows:  
Date Recorded: June 16, 2009  
Recording No. 2009-032875  
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 payments in the amount of \$745.84 each, due the Eight (8) of each month, for the months of June 2016 through November 2016; 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 \$105,744.38; plus interest at the rate of 6.500% per annum from May 8, 2016; plus late charges of \$298.32; plus advances and foreclosure attorney fees and costs.

**TRUST DEED TWO:**  
6. RECORDING. The Trust Deed was recorded as follows:  
Date Recorded: October 6, 2009  
Recording No. 2009-056747  
Official Records of Lane County, Oregon

**7. 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: The entire principal balance in the amount of \$34,912.18; plus accrued interest in the amount of \$1,096.14 through October 19, 2016; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

**8. 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 \$34,912.18; plus accrued interest in the amount of \$1,096.14 through October 19, 2016; plus accruing interest at an adjustable rate pursuant to the terms of the Credit Agreement from October 20, 2016; plus late charges of \$298.32; plus advances and foreclosure attorney fees and costs.

**9. 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 Lane County, Oregon.

**10. TIME OF SALE.**  
Date: April 20, 2017  
Time: 11:00 a.m.  
Place: Lane County Courthouse, 125 E. 8th Avenue, Eugene, Oregon

**11. 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](http://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 #15378.30148).

**DATED:** November 30, 2016. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

Publication Dates: January 28, 2017, February 4, 11 & 18, 2017



**Be Smart About Security At Tax Time**

(NAPSA) — Although the Internal Revenue Service (IRS) reports a 400 percent surge in phishing and malware incidents during the 2016 tax season, there are simple steps you can take to help protect yourself.

**Here are nine hints that can help:**

**1. Beware of IRS Impersonators.** Some crooks call taxpayers to say they must settle their "tax bill." These are fake calls and often demand payment on prepaid debit cards, gift cards or wire transfers. Also, students should know there's no "Federal Student Tax." If you get any unexpected calls, e-mails, letters or texts from someone claiming to be from the IRS, remember, the IRS never calls to demand immediate payment using a specific method nor will it threaten you with local law enforcement.

**2. Understand and Use Security Software.** Security software helps protect computers against digital threats online. Generally, the operating system will include security software or you can access free security software from well-known companies or Internet providers. Essential tools include a firewall, virus and malware protection, and file encryption. Don't buy security software offered as an unexpected pop-up ad on your computer or e-mail. It's likely from a scammer.

**3. Let Security Software Update Automatically.** Malware—malicious software—evolves constantly and your security software suite updates routinely to keep pace.

**4. Look for the "S."** When shopping or banking online, see that the site uses encryption to protect your information. Look for "https" at the beginning of the Web address. The "s" is for secure. Additionally, make sure the https carries through on all pages, not just the sign-on page.

**5. Use Strong Passwords.** Use passwords of eight or more characters, mixing letters, numbers and special characters. Don't use your name, birth date or common words. Don't use the same password for several accounts. Keep your

password list in a secure place or use a password manager. Don't share passwords with anyone. Calls, texts or e-mails pretending to be from legitimate companies or the IRS asking to update accounts or seeking personal financial information are almost always scams.

**6. Secure Wireless Networks.** A wireless network sends a signal through the air that lets it connect to the Internet. If your home or business Wi-Fi is unsecured, it also lets any computer within range access your wireless and potentially steal information from your computer. Criminals can also use your wireless to send spam or commit crimes that would be traced back to you. Always encrypt your wireless. Generally, you must turn on this feature and create a password.

**7. Be Cautious When Using Public Wireless Networks.** Public Wi-Fi hot spots are convenient but often not secure. Tax or financial information you send through websites or mobile apps may be accessed by someone else. If a public Wi-Fi hot spot doesn't require a password, it's probably not secure.



**You can save money and trouble if you follow professional advice and your own good sense when taking care of taxes.**

**8. Avoid E-mail Phishing Attempts.**

Never reply to e-mails, texts or pop-up messages asking for personal, tax or financial information. One common trick by criminals is to impersonate a business such as your financial institution, tax software provider or the IRS, asking you to update your account and providing a link. They ask for Social Security numbers and other personal information, which could be used to file false tax returns. The sites may also infect your computer. Never click on links even if they seem to be from organizations you trust. Go directly to the organization's website. Legitimate businesses don't ask you to send sensitive information through unsecured

**9. Get Professional Advice.**

To make sure you can take advantage of all allowable tax-deferred savings, tax credits and deductions without risk, consult with a licensed tax professional, such as an enrolled agent (EA). EAs are the only federally licensed tax professionals with unlimited rights of representation before the IRS. EAs abide by a code of ethics and must complete many hours of continuing education each year to ensure they are up-to-date on the constantly changing tax code. To find one nearby, visit the searchable "Find a tax expert" directory at [www.EAtax.org](http://www.EAtax.org).

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Saturday's Graphic

**Graphic Search Good Luck**

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.

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

**DON FRIES** found the Clean Up Your Computer Month Graphic on Page 7B (Rear wheel of J.D. Enterprises Electric - Yellow Directory.) He won a gift certificate to Big Dog Donuts & Deli

Wednesday's Graphic



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