

THE RECORD

POLICE LOG

Florence Police Nov. 20

Theft from motor vehicle was reported in the 2400 block of 17th Street.

Criminal mischief was reported in the 3300 block of Munsel Lake Road.

Trespass was reported in the 1000 block of Hemlock Street.

Dispute was reported in the 1300 block of Ninth Street.

Arrest, with warrant, was reported at 11th and Maple streets.

Trespass was reported in the 2400 block of Highway 101.

Nov. 21

Arrest, with warrant, was reported at Eighth Street and Highway 101.

Dispute was reported in the 2100 block of 24th Street.

Nov. 22

Arrest was reported in the 1000 block of Highway 101.

Accident, without injury, was reported at milepost 201 on Highway 101.

Theft was reported in the 1200 block of Sixth Street.

Criminal Mischief was reported in the 900 block of Greenwood Street.

Assault was reported in the 5600 block of Highway 126.

Harassment was reported in the 1000 block of Laurel Street.

Nov. 23

Arrest was reported in the 800 block of Quince Street.

Shots fired was reported in the 800 block of Munsel Creek Loop.

Dispute was reported on 44th Street.

Rape was reported in the 1600 block of 15th Street.

Dispute was reported in the 700 block of Highway 101.

Shots fired was reported in the 91000 block of Highway

101. Shots fired was reported in the 5200 block of Berry Lane.

Nov. 24

Dispute was reported in the 1900 block of 30th Street.

Trespass was reported in the 1100 block of Quince Street.

Fire was reported in the 1200 block of Bay Street.

Dispute was reported in the 1000 block of Maple Street.

Nov. 25

Theft of services was reported in the 900 block of Greenwood Street.

Shots fired was reported in the 770 block of Maple Street.

Criminal mischief was reported in the 900 block of Greenwood Street.

Theft was reported in the 2500 block of Highway 101.

Driving while suspended was reported in the 100 block of Highway 101.

DUII was reported in the 1200 block of Bay Street.

Nov. 26

Fire was reported at milepost 17.5 of Highway 101.

Arrest, with warrant, was reported in the 100 block of Highway 101.

Trespass was reported in the 900 block of Tamarack Street.

Nov. 27

Theft, from vehicle, was reported in the 1700 block of 18th Street.

Theft was reported in the 88000 block of Leeward Street.

Fraud was reported in the 2200 block of 12th Street.

Accident, with injury, was reported on Parkside Drive.

DUII was reported at Rhododendron and Parkside drives.

Criminal mischief was reported in the 1100 block of Ninth Street.

IMPOUNDMENT

Male medium size black and white Terrier mix #13732 and male large size white Great Pyrenees mix #13733 have been impounded at the Oregon Coast Humane



Society. Call 541-997-4277 or stop by the shelter at 2840 Rhododendron Drive to claim. Visit OCHS at oregoncoasthumane.org.

Phone scammers claim to be from Lane County Sheriff's

Lane County Sheriff's Office has learned that community members are again receiving calls saying they have warrants out for their arrest for missing jury duty.

The callers are identifying themselves as "Joshua Hart" with the Lane County Sheriff's Office, and even go as far as providing a fake badge number. In the reports received so far, the community members recognized the call as being fraudulent and discontinued the call before any money was lost.

These calls are a scam, and community members should hang up immediately and not engage with the caller.

The sheriff's office does not make phone calls to community members regarding warrants or missed jury duty.

If you are the victim of a phone scam and have lost money as a result of the scam, please report it to your local law enforcement agency.

If you did not lose any money, you do not need to call and report it.

Below are some tips to decrease your chances of becoming a phone scam vic-

tim:

- Never provide personal information to callers, including your name, address or banking information.

- Be aware of callers who are unprofessional, pushy or use scare tactics such as threatening arrest if payment is not made.

- Callers asking for payment through wire transfer, cash cards such as green dot cards, or other non-trackable methods are signs of a scam.

- Do check the caller's information. If they claim to be from a law enforcement agency or other governmental agency, call the publicly listed phone number for that agency to verify the caller's authenticity, NOT the number that they provide you.

- Don't assume your caller ID is correct. Scammers have found ways to make your caller ID show names and numbers that they program in, not the real origin of the call.

Community members can also report fraud to the Oregon Attorney General's Consumer Hotline by calling 1-877-877-9392.

VA issues warning to veterans about refinancing scams

The Veterans Administration (VA) has issued its first WARNO, "Warning Order," to servicemembers and veterans with VA home loans. Anyone with a VA home loan has probably come into contact with unsolicited offers to refinance their mortgage in a way that appears official and may sound too good to be true.

Many of these solicitations promise:

- Extremely low interest rates
- Thousands of dollars in cash back
- Skipped mortgage payments
- No out-of-pocket costs
- No waiting period

Don't be fooled. Before responding to any unsolicited offers, here is what you need to know.

Some lenders marketing VA mortgage refinances may use aggressive and potentially misleading advertising and sales tactics. Lenders may advertise a rate just to get consumers to respond, or they may receive a VA mortgage refinance offer that provides limited benefit, while adding thousands of dollars to the loan balance.

How will you know if the offer is too good to be true?

Here are some offers and tactics to watch out for:

- Offers to skip one or two mortgage payments. Lenders sometimes advertise this as a

benefit of a VA mortgage refinance. In fact, the VA prohibits a lender from advertising the skipping of payments as a means of obtaining cash in an Interest Rate Reduction Refinance Loan (IRRRL).

Certain lenders nevertheless use this as a selling point when they are unable to offer cash-out or a significantly lower interest rate.

- Offers to receive an escrow refund. Lenders may promise to deliver a certain amount of cash as a refund from your escrow account; however, the amount you may receive is dependent on how much is left in your account at the time the loan closes, which may be much less than what has been promised. Some servicemembers who were promised a certain refund amount received a much lower amount at closing.

There are also cases where service members have experienced problems with their new escrow accounts after closing and have had to make higher monthly payments to make up for the shortfall.

- Low-interest rates without specific terms. Lenders may advertise a low-interest rate to get you to respond to an advertisement. Consumers might be

led to believe these rates are for a 30-year fixed-rate mortgage, but in many cases the rates are for a 15-year fixed-rate mortgage or an adjustable-rate mortgage — or you may have to pay discount points to receive the advertised rate.

- Aggressive sales tactics. Certain lenders may try to push a VA mortgage refinance. For example, a consumer may be called by a lender multiple times, or receive VA mortgage refinance offers in the mail that look like a check or bill. Veterans may be pressured to refinance their VA loan only a month or two after closing on their current VA loan.

- Be prepared to: Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments and escrow refunds are costs that are generally added to a loan and increase the overall principal balance.

These are all red flags that may indicate that the loan is less likely to be a benefit.

Before proceeding with a VA mortgage refinance, be sure to consider the long-term and short-term benefits, as well as the consequences of refinancing a loan.

Clarification

In the front-page article, "City Annexes Harbor Vista Park, Acquires Oceanwoods" (Dec. 6), the IGA, worded "Intergovernmental Agreement (IGA) with Lane County for Annexation and Development to Provide Sanitary Sewer Services to Harbor Vista Campground with payment terms that include Purchase of Oceanwoods Parcel," will still need to approve annexation of the Harbor Vista Campground once Lane County applies.

In addition, water to the area is served by Heceta Water PUD. Once it is annexed, city services to the area will provide sewer, stormwater management, street maintenance and police.

WEATHER DATA

DATE	HIGH	LOW	RAIN
Nov. 28	47	38	0.77
Nov. 29	50	37	0.05
Nov. 30	46	39	0.49
Dec. 1	50	40	0.14
Dec. 2	46	40	1.53
Dec. 3	47	34	0.40
Dec. 4	47	32	0.03

Rainfall Week: 3.41"
Month: 12.46" Year: 96.51"

Courtesy of Roger Cunningham

sat dec. 9 • 7 pm
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 dec. 8 • bandon **FANTASTIQUE**
 dec. 15-17 • hult center

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