

PUBLIC NOTICES

the court, the Personal Representative, or from the attorney for the Personal Representative. DATED and first published this 14th day of October, 2015. Stephen R. Hadeen, Personal Representative. James A. Hendershott, Attorney for Personal Representative, 132 East Broadway, Suite 400, Eugene, Oregon 97401, (541) 343-7314.

OREGON TRUSTEE'S NOTICE OF SALE T.S. No: L546464 OR Unit Code: L Loan No: 2233000234/ANDERSON Min No: 100062604705553685 AP #1: 0964823/21-35-17-43-01200 Title #: 150122317 Reference is made to that certain Trust Deed made by JOSHUA T. ANDERSON as Grantor, to FIDELITY NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMING S FINANCIAL NETWORK, INC.) as Beneficiary. Dated November 3, 2006, Recorded November 7, 2006 as Instr. No. 2006-080561 in Book --- Page --- of Official Records in the office of the Recorder of LANE County; OREGON LOAN MODIFICATION AGREEMENT DATED 10/27/2014 covering the following described real property situated in said county and state, to wit: SEE ATTACHED EXHIBIT Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: 8 PYMTS FROM 12/01/14 TO 07/01/15 @ 446.65 \$3,573.20 IMPOUND/ESCROW DEFICIT \$281.00 Sub-Total of Amounts in Arrears:\$3,854.20 Together with any default in the payment of recurring obligations as they become due. ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. The street or other common designation if any, of the real property described above is purported to be: 47752 BERRY STREET, OAKRIDGE, OR 97463 The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation. By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$71,199.81, together with interest as provided in the note or other instrument secured from 11/01/14, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute. WHEREFORE, notice is hereby given that the undersigned trustee will, on November 10, 2015, at the hour of 10:00 A.M. in accord with the Standard Time, as established by O.R.S. 187.110,

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INSIDE THE MAIN LOBBY OF THE LANE COUNTY COURTHOUSE, 125 E. 8TH, EUGENE County of LANE, State of OREGON, (which is the new date, time and place set for said sale) 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 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 O.R.S. 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained herein that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.778. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check. The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. 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. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (888) 988-6736 or you may access sales information at salesrtrack.tdsf.com Free legal assistance: Oregon Law Center Portland: (503) 473-8329 Coos Bay: 1-800-303-3638 Ontario: 1-888-250-9877 Salem: (503) 485-0696 Grants Pass: (541) 476-1058 Woodburn: 1-800-973-9003 Hillsboro: 1-877-726-

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4381 <http://www.oregonlawcenter.org/> and Oregon Law Help Site (providing more information and a directory of legal aid programs) <http://oregonlawhelp.org/> ORIndex.cfm and Oregon State Bar Lawyer Referral Service 503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org> <http://www.osbar.org/public/ris/ris.html#referral> and information on federal loan modification programs at: <http://www.makinghomeaffordable.gov/> TAC# 977999W PUB: 09/23/15, 09/30/15, 10/07/15, 10/14/15 DATED: 07/01/15 CHRISTOPHER C. DORR, OSBA # 992526 BY CHRISTOPHER C. DORR, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 4000 W. Metropolitan Drive Suite 400 Orange, CA 92868 (800) 843-0260

OREGON TRUSTEE'S NOTICE OF SALE T.S. No: L546759 OR Unit Code: L Loan No: 12010252/12010401/LAVALLE AP #1: 0914588 Title #: 4615036050 Reference is made to that certain Trust Deed made by KELLI H. LAVALLE, DOUGLAS CARLSON as Grantor, to RURAL HOUSING SERVICE OR ITS SUCCESSOR AGENCY as Trustee, in favor of UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE ORSUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE as Beneficiary. Dated April 14, 2000, Recorded April 14, 2000 as Instr. No. 2000021086 in Book --- Page --- of Official Records in the office of the Recorder of LANE County; OREGON ASSUMPTION AGREEMENT DATED APRIL 14, 2000 covering the following described real property situated in said county and state, to wit: LOT 2, BLOCK 1, NOKES ADDITION TO COTTAGE GROVE, AS PLATTED AND RECORDED IN BOOK 4, PAGE 21, LANE COUNTY OREGON PLAT RECORDS, IN LANE COUNTY, OREGON. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: 12 PYMTS FROM 07/14/14 TO 06/14/15 @ 881.19 \$10,574.28 TOTAL LATE CHARGES \$115.22 ACCRUED LATE CHARGES \$1,256.27 Sub-Total of Amounts in Arrears:\$11,945.77 Together with any default in the payment of recurring obligations as they become due. ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. The street or other common designation if any, of the real property described above is purported to be: 1620 S. 8TH STREET, COTTAGE GROVE, OR 97424 The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation. By reason of said default, the beneficiary has declared all

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sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$89,148.66, together with interest as provided in the note or other instrument secured from 06/14/14, plus subsidy recapture in the sum of \$44,410.32 and fees assessed in the amount of \$1,272.98, plus accrued interest due thereon, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute. WHEREFORE, notice is hereby given that the undersigned trustee will, on November 10, 2015, at the hour of 10:00 A.M. in accord with the Standard Time, as established by O.R.S. 187.110, INSIDE THE MAIN LOBBY OF THE LANE COUNTY COURTHOUSE, 125 E. 8TH, EUGENE, County of LANE, State of OREGON, (which is the new date, time and place set for said sale) 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 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 O.R.S. 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained herein that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.778. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check. The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. 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

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place a bid for this property at the trustee's sale. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (888) 988-6736 or you may access sales information at salesrtrack.tdsf.com Free legal assistance: Oregon Law Center Portland: (503) 473-8329 Coos Bay: 1-800-303-3638 Ontario: 1-888-250-9877 Salem: (503) 485-0696 Grants Pass: (541) 476-1058 Woodburn: 1-800-973-9003 Hillsboro: 1-877-726-4381 <http://www.oregonlawcenter.org/> and Oregon Law Help Site (providing more information and a directory of legal aid programs) <http://oregonlawhelp.org/> ORIndex.cfm and Oregon State Bar Lawyer Referral Service 503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org> <http://www.osbar.org/public/ris/ris.html#referral> and information on federal loan modification programs at: <http://www.makinghomeaffordable.gov/> TAC# 978070W PUB: 09/23/15, 09/30/15, 10/07/15, 10/14/15 DATED: 07/02/15 CHRISTOPHER C. DORR, OSBA # 992526 BY CHRISTOPHER C. DORR, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 4000 W. Metropolitan Drive Suite 400 Orange, CA 92868 (800) 843-0260

TRUSTEE'S NOTICE OF SALE File No. 7236.25927 Reference is made to that certain trust deed made by Jeffrey C. Cheatham and Joy E. Cheatham, Husband and Wife, as grantor, to First American Title Insurance Company, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for RBC Mortgage Company, its successors and assigns, as beneficiary, dated 07/20/05, recorded 07/25/05, in the mortgage records of LANE County, Oregon, as 2005-056730 and subsequently assigned to U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2005-8 by Assignment recorded as 2010-056556 then corrected on 7/24/2015 as 2015-036713, covering the following described real property situated in said county and state, to wit: Parcel 3, Lane Partition Plat No. 2004-P1828, file December 3, 2004, in Lane County, Oregon. PROPERTY ADDRESS: 190 Hansen Lane Eugene, OR 97404 Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$983.00 beginning 08/01/10; and monthly payments of \$975.87 beginning 02/01/12; and monthly payments of \$1,254.95 beginning 04/01/14; and monthly payments of \$1,061.32 beginning 04/01/15; plus prior accrued late charges of \$153.36; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$160,020.04 with interest thereon at the rate of 5.75 percent per annum beginning 07/01/10; together with title expense, costs,

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trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. WHEREFORE, notice hereby is given that the undersigned trustee will on December 28, 2015 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the main entrance to the Lane County Courthouse, 125 E. 8th Avenue, in the City of Eugene, County of LANE, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 for reinstatement or payoff quotes requested pursuant to ORS 86.786 and 86.789 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. 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. The trustee's rules of auction may be accessed at www.northwesttrustee.com

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