

PUBLIC NOTICES

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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.

In construing this Notice of Sale, 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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

The mailing address for the successor trustee, as referenced herein, is as follows:

Erich M. Paetsch, Vice President of Successor Trustee
Saalfeld Griggs, P.C., Successor Trustee
P.O. Box 470
Salem, OR 97308-0470
Trustee's Telephone Number: 503-399-1070

Dated: This 6th day of November, 2015.

SAALFELD GRIGGS PC SUCCESSOR TRUSTEE

/s/ Erich M. Paetsch

By: Erich M. Paetsch, OSB# 993350
Its: Vice President

State of Oregon, County of Marion ss. I, the undersigned, certify that I am the attorney or one of the attorneys for the above named Successor Trustee and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

/s/ Erich M. Paetsch

Attorney for said Trustee

TRUSTEE'S NOTICE OF SALE File No. 7670.20162 Reference is made to that certain trust deed made by Hayley

D. Healey and Shawn C. Healey, as tenants by the entirety, as grantor, to Cascade Title Company, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Umpqua Bank, its successors and assigns, as beneficiary, dated 06/26/09, recorded 07/01/09, in the mortgage records of LANE County, Oregon, as 2009-036837 and subsequently assigned to Umpqua Bank by Assignment recorded as 2015-056189, covering the following described real property situated in said county and state, to wit: Lot 7, The Wood Winds, as platted and recorded in File 73, Slide 649, Lane County Oregon Plat Records, in Lane County, Oregon PROPERTY ADDRESS: 2510 Garfield Street Eugene, OR 97405 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 \$2,573.79 beginning 06/01/15; plus late charges of \$97.44 each month beginning ; plus prior accrued late charges of \$663.47; plus advances of (\$151.42); 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: \$316,515.07 with interest thereon at the rate of 5.375 percent per annum beginning 05/01/15; plus late charges

of \$97.44 each month beginning until paid; plus prior accrued late charges of \$663.47; plus advances of (\$151.42); 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. WHEREFORE, notice hereby is given that the undersigned trustee will on April 19, 2016 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 and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. For further information, please contact: Nanci Lambert Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 586-1900 Healey, Hayley and Shawn (TS# 7670.20162) 1002.284537-File No.

7, Lane County Oregon Plat Records, in Lane County, Oregon. Commonly known as: 225 FIGUEROA STREET, EUGENE, OREGON 97402. NOTICE TO THE DEFENDANT: READ THESE PAPERS CAREFULLY! You must "appear" to protect your rights in this matter. To "appear" you must file with the court a legal paper called a "motion" or "reply." The "motion" or "reply" must be given to the court clerk or administrator within 30 days along with the required filing fee. It must be in proper form and have proof of service on the Plaintiff's attorney or, if the Plaintiff does not have an attorney, proof of service on the Plaintiff. If you have questions, you should see an attorney immediately. If you need help in finding an attorney, you may call the Oregon State Bar's Lawyer Referral Service at (503) 684-3763 or toll-free in Oregon at (800) 452-7636. The Oregon State Bar's web address is <http://www.osbar.org>. This summons is issued pursuant to ORCP 7. Malcolm ♦ Cisneros, A Law Corporation, Nathan F. Smith, OSB #120112, Nathan@mclaw.org Attorneys for Plaintiff 2112 Business Center Drive, Second Floor, Irvine, CA 92612, P: (949) 252-9400, F: (949) 252-1032 PUBLISH:1/20, 1/27, 2/3, 2/10 - 2016.

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF LANE BANK OF AMERICA, N.A., its successors in interest and/or assigns, Plaintiff v. ROBERT CHARLES YOUNGER, SARAH M. YOUNGER AKA SARAH M. KICHEFSI, CITY OF EUGENE, AND ALL OTHER PERSONS, PARITES, OR OCCUPANTS UNKNOWN Defendants. Case No. 15CV25679 SUMMONS BY PUBLICATION TO DEFENDANT: ROBERT CHARLES YOUNGER: In the name of the State of Oregon, you are hereby required to appear and defend the complaint filed against you in the above entitled Court within thirty (30) days from the date of the first publication of this summons. The date of first publication in this matter is January 20, 2016. If you fail timely to appear and answer, for want thereof, plaintiff(s) will apply to the court for relief demanded in the complaint. This is a judicial foreclosure of a deed of trust in which the plaintiff requests that the plaintiff be allowed to foreclose your interest in the following described real property: Lot 32, MAPLEDALE, as platted and recorded in Book 11, Page

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C R R O O T X N O I S S E R P M O C B U
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V U C R S C R E T S I G E R C N D P U T
E A X K O E H E X T W E X H O P A R B P
E C S O I S V I N D W R V I K E Y O B F
R C S P V N R D V C R I S I L B W G I G
U E E E C A G U I E O N E R A W D R A H
T S L R O K W S C R E D E L M H E A P L
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C A E S R R O N N R C P R N I Y A A E Y
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T I O E N L E Y I I H U V A R U N R A G
X G C M I U S Y M E R A W E E R F O C I

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

- ACCESS
- APPLET
- APPLICATION
- ARCHITECTURE
- ARCHIVE
- CABLE
- CHIP
- COMPILER
- COMPRESSION
- COOKIE
- CURSOR
- DEVICE
- DIRECTORY
- DOCKING STATION
- DRIVE
- ENCODING
- EXPANSION CARD
- EXTENSION
- FIREWIRE
- FLASH
- FOLDER
- FREWARE
- HARDWARE
- HUB
- INDEX
- INSTALL
- INTERFACE
- MENU
- OPERATING SYSTEM
- PRINTER
- PROGRAMMING
- READER
- REGISTER
- ROOT
- SOFTWARE
- WIRELESS

SUDOKU

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 3 | 9 | | | | 8 | 1 | | 4 |
| | | | | 3 | | | 8 | |
| | | | 2 | | 4 | | 3 | 6 |
| 1 | 5 | 8 | | | | 6 | | |
| 6 | | 4 | 9 | | | | 1 | 8 |
| 9 | 3 | | 8 | | | 7 | | |
| 4 | 8 | 9 | | | | | | |
| | | | 6 | | | | 5 | |
| 5 | | 3 | 1 | | | 8 | | 9 |

Level: Beginner

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 6 | 9 | 7 | 8 | 2 | 4 | 1 | 3 | 5 |
| 3 | 5 | 4 | 6 | 8 | 9 | 1 | 2 | 7 |
| 1 | 9 | 2 | 7 | 5 | 3 | 6 | 8 | 4 |
| 5 | 9 | 4 | 5 | 6 | 1 | 8 | 2 | 3 |
| 8 | 7 | 4 | 9 | 2 | 5 | 3 | 1 | 6 |
| 2 | 9 | 6 | 3 | 7 | 4 | 8 | 5 | 1 |
| 9 | 3 | 5 | 4 | 9 | 2 | 7 | 1 | 8 |
| 6 | 3 | 6 | 7 | 1 | 9 | 8 | 5 | 4 |
| 4 | 2 | 4 | 8 | 1 | 2 | 3 | 9 | 5 |

ANSWER:

SUDOKU

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 9 | 1 | | 6 | 2 | 3 | |
| 4 | | | | 2 | | | | |
| 5 | | | | | 7 | | | |
| 2 | | | 9 | 3 | 4 | | 7 | |
| | 9 | 7 | 2 | 8 | | | 4 | |
| | | 5 | | | | | | |
| 9 | | 4 | | | | 8 | 6 | |
| | | 3 | | | 8 | 1 | | |
| 7 | 8 | | | | 9 | 4 | 2 | 5 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 2 | 4 | 9 | 6 | 3 | 1 | 8 | 7 |
| 7 | 6 | 1 | 8 | 5 | 4 | 3 | 2 | 9 |
| 3 | 9 | 8 | 2 | 1 | 7 | 4 | 5 | 6 |
| 2 | 8 | 9 | 1 | 6 | 7 | 5 | 4 | 3 |
| 6 | 3 | 4 | 5 | 8 | 7 | 9 | 1 | 2 |
| 1 | 7 | 5 | 4 | 3 | 9 | 8 | 6 | 2 |
| 8 | 1 | 9 | 7 | 6 | 4 | 2 | 3 | 5 |
| 9 | 4 | 6 | 3 | 2 | 8 | 7 | 5 | 1 |
| 4 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

ANSWER: