

**PUBLIC NOTICES**

WHEREAS a default has been made in the covenants and conditions of the Deed of Trust PURSUANT TO SECTION 9 (A)(I), OF THE LOAN DOCUMENTS "AN IMMEDIATE PAYMENT IN FULL. AS DEFINED, THE LENDER WILL REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL OUTSTANDING PRINCIPAL AND ACCRUED INTEREST IF; A BORROWER DIES AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER." INCLUDING ALL FORECLOSURE FEES, ATTORNEY FEES AND ADVANCES TO SENIOR LIENS, INSURANCE, TAXES AND ASSESSMENTS. WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on 06/27/2017 as Instrument No. 2017-030808, notice is hereby given that on 09/06/2017, at 10:00AM local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST Commonly known as: 313 TERRA LINDA AVENUE, EUGENE, OR 97404 The sale will be held: Inside the main lobby of the Lane County Courthouse, 125 E 8th Ave, Eugene, OR 97401 The Secretary of Housing and Urban Development will bid \$251,760.64. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$25,176.06 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$25,176.06 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for a 15-day increments for a fee of \$500.00, paid in advance. The extension fee will be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$251,739.95 as of 09/05/2017, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. DATE: 06/30/2017 FORECLOSURE COMMISSIONER: MORTGAGE LENDER SERVICES, INC. 11707 Fair Oaks Blvd., Ste 202 Fair Oaks, CA 95628 (916) 962-3453 Fax: (916) 962-1334 Sale Information Line: 916-939-0772 or www.nationwideposting.com Tara Campbell, Foreclosure Commissioner Officer NPP0313851 To: COTTAGE GROVE SENTINEL 08/16/2017, 08/23/2017, 08/30/2017

TRUSTEE'S NOTICE OF SALE File No. 7699.20493 Reference is made to that certain trust deed made by Tamaron M. Parks and Troy A. Currah, not as tenants in common, but with rights of survivorship, as grantor, to Evergreen Land Title, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for M&T Bank, beneficiary of the security instrument, its successor and assigns, as beneficiary, dated 05/05/10, recorded 05/11/10, in the mortgage records of LANE County, Oregon, as 2010-022293 and Modified 2/26/2013 Recording # 2013-011183 and subsequently assigned to M & T Bank by Assignment recorded as 2016-048125,

**PUBLIC NOTICES**

covering the following described real property situated in said county and state, to wit: Beginning at the Southwest corner of the W. Miller Donation Land Claim No. 48, Section 34, Township 17 South, Range 2 West of the Willamette Meridian; run thence North 146.80 feet; thence South 89 degrees 44' East 731.94 feet to the True Point of Beginning of this described parcel; run thence North 100.00 feet to the South right-of-way of North "A" Street; thence South 89 degrees 44' East 60.00 feet; thence leaving said South right-of-way of North "A" Street South 100.00 feet; thence North 89 degrees 44' West 60.00 feet to the True Point of Beginning, all in Lane County, Oregon. PROPERTY ADDRESS: 6757 A Street Springfield, OR 97478 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 \$1,138.40 beginning 05/01/13; plus late charges of \$45.54 each month beginning 05/16/13; plus prior accrued late charges of (\$1,622.00); plus advances of \$12,279.32; 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: \$163,236.81 with interest thereon at the rate of 4 percent per annum beginning 04/01/13; plus late charges of \$45.54 each month beginning 05/16/13 until paid; plus prior accrued late charges of (\$1,622.00); plus advances of \$12,279.32; together with title expense, costs, 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 November 28, 2017 at the hour of 10:00 AM. 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

**PUBLIC NOTICES**

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 Parks, Tamaron M. and Currah, Troy A. (TS# 7699.20493) 1002.267572-File No.

TRUSTEE'S NOTICE OF SALE File No. 7236.26596 Reference is made to that certain trust deed made by Bryn T Smeltzer and Terri L Smeltzer, as Tenants by the Entirety, as grantor, to Fidelity National Title, as trustee, in favor of Beneficial Oregon Inc., as beneficiary, dated 12/13/06, recorded 12/15/06, in the mortgage records of LANE County, Oregon, as 2006-089851 and subsequently assigned to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL2 Trust Mortgage-Backed Notes, Series 2015-RPL2 by Assignment recorded as 2015-046249, covering the following described real property situated in said county and state, to wit: Lot 4, Atlee Park North, as platted and recorded in file 74, slides 165, 166 and 167, Lane County Oregon plat records, in Lane County, Oregon. PROPERTY ADDRESS: 2376 Otto Street Springfield, OR 97477 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 \$1,772.72 beginning 03/18/15; plus prior accrued late charges of \$177.26; plus advances of (\$902.28); 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: \$277,897.08 with interest thereon at the rate of 6.75 percent per annum beginning 02/18/15; plus prior accrued late charges of \$177.26; plus advances of (\$902.28); together with title expense, costs, 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 November 27, 2017 at the hour of 10:00 AM. 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

**PUBLIC NOTICES**

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

**PUBLIC NOTICES**

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

**PUBLIC NOTICES**

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: Heather L. Smith Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 586-1900 Smeltzer, Bryn T and Terri L (TS# 7236.26596) 1002.292152-File No.

GIVE THE GIFT OF THE  
**Sentinel**  
this SCHOOL YEAR  
Print. Online.  
We have you covered.  
541-942-3325 • www.cgsentinel.com

**GALLERY OF SERVICES**

**AUTOMOTIVE**

**B&A** Automotive, LLC  
Family Owned and Operated  
FULL SERVICE SHOP  
**Those you can Trust**  
• Preventative Maintenance • Engine  
• Transmission • Diagnostics • Brakes  
801 Washington • CG • 541-767-2965

**MARVIN SMITH**  
AUTO REPAIR  
541-942-7112

**HAR HUDDLE** AUTOMOTIVE REPAIR  
Specializing in Powerstrokes  
• Complete Automotive Repair & Service  
• A/C, Transmission • Performance & Computer Diagnostics  
• ASE Certified Factory Ford Master Technician  
80408 Delight Valley School Road • 942-2521

**BEAUTY**

**Middlefield Oaks** OPEN TO THE PUBLIC  
Senior Living Community  
**KAREN ROEDER HAIR STYLIST**  
1500 Village Drive Cottage Grove **541-942-4129**

**CARPET CLEANING**

**WALL TO WALL**  
Professional Carpet Cleaning  
Truck Mount Hot Water Extraction  
541-942-9042

**FINANCIAL**

Ann White  
Certified Financial Planner™  
Investment Advisor Representative  
1807 E. Main Street, Cottage Grove, OR 97424  
541-942-5535  
**Cetera** ADVISOR NETWORKS LLC  
Member FINRA/SIPC

**FLOORING**

**Rogers & Son**  
Floor Covering • Window Covering  
Saunas • Swimming Pool & Hot Tub Supplies  
Dave & Carol Rogers  
(541) 942-0500 1324 E. Main  
(541) 942-0750 P.O. Box 40  
(541) 942-0017 Fax Cottage Grove, OR 97424  
1@rogersandsonfloorcovering.com

**GUNS & AMMUNITION**

**THE NEW GUN SHOP**  
BUY • SELL • TRADE • REPAIR  
541-942-8880  
78503 Sears Rd. • Cottage Grove, OR 97424

**HEATING & A/C**

Free Estimates  
24 HOUR EMERGENCY SERVICE  
Residential & Commercial  
541-942-8577  
**ALPINE**  
Heating & Air Conditioning  
CCB#193586

**INSURANCE**

**SHELLY D INSURANCE, INC.**  
HEALTH . LIFE . MEDICARE  
LONG TERM CARE  
541-942-3191  
Shelly Dement - Independent Agent  
Over 20 Years Experience

**FARMERS** INSURANCE  
Life Insurance  
**Regence**  
Blue Cross/Blue Shield of Oregon  
Medicare Med Advantage

**David Timm CLU Insurance**  
(541) 942-0165  
farmersdave@hotmail.com

**State Farm**  
Matt Bjornn ChFC, Agent  
1481 Gateway Blvd  
Cottage Grove, OR 97424  
Bus: 541-942-2623  
www.bjornninsurance.com  
State Farm, Bloomington, IL  
1211999

**Trinity Insurance Agency, Inc.**  
Binding Community with Trust & Protection  
Deborah Ray, Agency Owner  
Specializing in:  
Commercial Business & Farm Coverage  
541-942-8870 • www.TrinityInsurance.us

**INSURANCE REPAIRS**

An American Tradition **ART** Since 1975  
**BODY & PAINT, INC.**  
225 Davidson Avenue, Cottage Grove  
PH: 541-942-8522 • Fax: 541-942-8090  
Ron Hilgendorf • Email: rhlilgendorf@autoart.biz

**PLUMBING**

**JOSEPH OSBORN PLUMBING**  
CCB#213580  
RESIDENTIAL/COMMERCIAL  
Licensed/Bonded/Insured  
541-999-7285  
Office: 541-942-6899

**WINDOW SCREENS**

**Window screens**  
-LOCAL-  
Made to Order  
Free Pick-up & Delivery  
**COTTAGE SCREEN**  
541-505-4578

**ADVERTISE YOUR BUSINESS**  
IN OUR GALLERY OF SERVICES  
**\$10.75 PER WEEK**  
(\$20.50 FOR DOUBLE SIZE)  
**13 WEEK MINIMUM COMMITMENT**  
CALL OR STOP BY TODAY  
FOR FULL DETAILS!  
(541) 942-3325  
116 N. 6TH • COTTAGE GROVE

WE'VE GOT NEWS FOR YOU  
SAVE **\$274.35** PER YEAR\*  
Community News  
Cottage Grove Sports  
Online Access 24/7  
UO/OSU Sports  
Government News (City, County, State)  
Local Columnists  
Cottage Grove Sentinel  
\$37.65/year vs Register Guard \$312/Year\*  
\*based on registerguard.com rates  
For home delivery and online access, contact us today!  
**Cottage Grove Sentinel**  
SOUTH LANE AND DOUGLAS COUNTY'S MOST AWARD-WINNING NEWS SOURCE SINCE 1889  
116 N. 6th • PO Box 35 • Cottage Grove, OR 97424 • 541-942-3325  
WWW.CGSENTINEL.COM