

GOALS *from A1*

a bipartisan deal in the 2019 session in regards to the budgetary issues facing local governments as well as the state-wide issue.

“Cost increases are simply outpacing revenues — even in a booming economy — and there is no relief in sight. Revenue reform and cost con-

tainment are needed...” the statement read. It went on to detail the proposed reforms including a request that the state’s constitution be altered in regards to property taxes.

The proposed changes, as detailed by the league, would transition to a market-based property tax valuation system instead of the current system that allows taxing districts to calculate their own levy based

on budget needs. Measure 50 created permanent rates and capped growth in assessed value to three percent.

In addressing its efforts towards PERS reform, the league wrote, “The league will seek legislation to modernize the PERS investment pool, ensure proper financial controls are adhered to, and give cities greater voice in how their monies are invested. Further,

the league will advocate for legislation that calls for the risks and costs of the pension to be shared by employees, but in a manner that impacts employees through an equitable calculation.”

The league, which does not vote on legislation, will lobby on behalf of all six issues and proposed legislation during the 2019 season.

DRAIN *from A1*

“It was officers we knew and they said ‘Rick, Teresa, you have to go.’ And they gave us 30 minutes to get everything,” Teresa said.

It was the result of a Writ of Assistance that came after 11 years of back and forth between the Heibs and Chase Bank over a mortgage the couple says it never stopped paying until a misunderstanding over flood insurance and a foreclosure that the couple’s lawyer says is like nothing they’ve ever seen before.

In 2006, just before national attention would turn to the housing crisis and in the moments before “under water” would become a universal phrase more associated with mortgages than swimming pools, the Heibs’ mortgage loan was transferred to Chase Bank.

That’s when, according to Joe Shapiro, an attorney at Clarke Balcom Law in Portland, says the bank improperly assessed flood insurance charges against the Heibs’ account.

“They were already paying flood insurance through their homeowner’s insurance,” Shapiro said.

Based on the alleged absence of flood insurance payments, Chase reportedly declared the Heibs to be in default and began the process of a non-judicial foreclosure sale.

“They told us if we gave them \$2,500 it would make up those payments,” Teresa said, explaining that, rather than allowing the foreclosure to go forward, the couple opted to pay the \$2,500 in December of 2006.

However, Shapiro says Chase did not accept the payment the couple tendered and the house was sold. A trustee’s deed was recorded on Jan. 23, 2017, transferring the title of the property to a new owner that the Heibs began renting from.

According to a representative of Chase bank, there was no payment made on the property since the deed was transferred to Chase in 2008. When asked if the new owner made payments on the property after purchasing it and owning it for several years, the Chase representative again noted that there had been no payments since 2008. When asked if the initial foreclosure was initiated due to flood insurance, the representative said she was unaware of anything to do with the flood insurance.

And while Chase notes the

deed of trust was not transferred to them until 2008, on Feb. 27, 2007, a letter was sent to the new owner of the property from Chase stating that, “the Heibs were not in default at the time of the foreclosure sale. Accordingly, the foreclosure sale was not valid under Oregon law.”

“Despite acknowledging the invalidity of the sale, four and a half years went by before Chase restored title to the property to the Heibs,” Shapiro noted in outlining a timeline of the foreclosure. “Throughout this period, Chase continued to assess late fees and assessment, and to send statements to the Heibs, even though Chase’s mortgage on the Heibs house had been extinguished by the sale...”

Teresa and Rick continued to live in the home, just a few blocks away from their daughter and a short drive from Rick’s father, who has begun to suffer from dementia and doesn’t always understand why — after being placed in an assisted living care facility — he hasn’t been able to live with his son.

“If the doctors say it’s ok, then after we get the roof fixed on his place and fix it up, we’ll be able to get him back there,” Teresa said.

Rick, a veteran and man of few words, instead deferring to Teresa much of the time, added that the couple has taken over the mortgage of his father’s house, making the payments so he might be able to return if given the greenlight by his doctors.

“It’s been very, very difficult but I saved every piece of paper they sent me,” Teresa said.

“Something told me I better save everything and I did.”

But according to Shapiro and the Heibs, “everything” did not include the “correction of error” recorded to restore the property to the Heibs in July of 2011 — at least not until a few months later.

“After title to the property was back in the Heibs’ name, Chase could not provide an accurate accounting of the mortgage,” Shapiro noted on his timeline. “Many improper charges, fees, and assessments had been added to the balance.”

According to Shapiro, the Heibs were not given any credit against the principle for all the payments they had made in the interim, which would have reduced the principle balance if not for Chase’s improper sale.

In July 2014, the Heibs reached an agreement with Chase to pay off the loan for \$45,000.

“The Heibs had qualified for a loan and made arrangements for the pay-off. However, the bank making the loan was unable to make the payment on time because of a delay by FEMA. Although this delay was no fault of the Heibs, Chase again refused to accept the payment,” said Shapiro.

Another foreclosure process was initiated and on Dec. 1, 2014, Chase filed a judicial foreclosure stating that the Heibs owed \$129,442.86.

After submitting a response to the bank, missing a hearing because they did not have legal representation and were unaware of their required presence and having the foreclosure granted, the Heibs say they continued to communi-

cate with Chase but were unable to obtain an accurate accounting of what was owed on the property.

On July 7, 2011, a sheriff’s sale of the property went through for \$93,000 and, by April 4, two sheriff’s deputies were at the Heibs’ front door.

Shapiro said he expects a case like this to take years, not months; an unfortunate fact for a couple in their 70s.

“It’s family but, you know, you feel like a burden,” Teresa said, sitting on the couch in her daughter’s living room while Rick leaves deals with the roofing team — a friend who agreed to give the couple a deal — for his father’s house.

But before heading out he adds, “I don’t know what to say about it. I’m a veteran and they call these the golden years but you drive down the road and it’s hard not to turn down that street and just go home.”

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Worship Directory

- DRAIN:**
HOPE U.M.C.
131 W "A" St. Drain, OR
541-315-1617
Pastor: Lura Kidner-Miesen
Fellowship & Song: 11:30am
Potluck Lunch: 12:00pm
Worship: 12:30pm
- COTTAGE GROVE:**
6th & Gibbs Church of Christ
195 N. 6th St. • 541-942-3822
Pastor: Aaron Earlywine
Summer Service: 9:30 am
Christian Education:
Pre-K through 5th
www.6thandgibbs.com
- Calvary Baptist Church**
77873 S 6th St • 541-942-4290
Pastor: Riley Hendricks
Sunday School: 9:45am
Worship: 11:00am
The Journey: Sunday 5:00pm
Praying Thru Life: Wednesday 6:00pm
- Calvary Chapel Cottage Grove**
1447 Hwy 99 (Village Plaza)
541-942-6842
Pastor: Jeff Smith
Two Services on Sun:
9am & 10:45am
Youth Group Bible Study
Child Care 10:45am Service Only
www.cgcalvary.org
- Center for Spiritual Living**
700 Gibbs Ave. (Community Center)
Rev. Bobby Lee
Meets Sunday 3:00 p.m.
cslcottagegrove@gmail.com
- Church of Christ**
420 Monroe St • 541-942-8565
Sunday Service: 10:30am
- Cottage Grove Bible Church**
1200 East Quincy Avenue
541-942-4771
Pastor: Bob Singer
Worship 11am
Sunday School: 9:45am
AWANA age 3-8th Grade,
Wednesdays Sept-May, 6:30pm
www.cgbible.org
- Cottage Grove Faith Center**
33761 Row River Rd.
541-942-4851
Lead Pastor: Kevin Prueitt
www.cg4.tv
Full Children’s Ministry available
Service: 10:00am
- Delight Valley**
Church of Christ
33087 Saginaw Rd. East
541-942-7711
Pastor: Bob Friend
Two Services:
9am - Classic in the Chapel
10:30am - Contemporary in the Auditorium
- First Baptist Church**
301 S. 6th St • 541-942-8242
Interim Pastor: Reed Webster
Sunday School 9:30am
Worship Service 11:00am
Youth Wednesday 6:30pm
cgfirstbaptist.com
- First Presbyterian Church**
3rd and Adams St
541-942-4479
Pastor: Karen Hill
Worship: 10:00am
Sunday School: 10:00am
www.cgpresbynews.com
- Hope In The Grove**
700 E. Gibbs • 401-855-5668
Pastor: Wayne Husk
Sunday services:
Worship: 9am
Coffee Fellowship: 10:15am
Bible Study: 10:30am
- Hope Fellowship**
United Pentecostal Church
100 S. Gateway Blvd.
541-942-2061
Pastor: Dave Bragg
Worship: 11:00am Sunday
Bible Study: 7:00pm Wednesday
www.hopefellowshipupc.com
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541-942-8928
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Sunday Worship: 10:50am & 5:30pm
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103 S. 5th St. • 541-942-4999
Pastor: Jim Edwards
Sunday Service: 10:00am
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1025 N. 19th St.
541-942-3420
Father: Joseph Hung Nguyen
Holy Mass:
Tue-Thu: 8:30am; Sat: 5:30pm
Sun: 10:30am
Confession: After daily mass,
Sat. 4-5pm or by appointment
St. Philip Benizi, Creswell
552 Holbrook Lane
541-895-8686, Sunday: 8:30am
- St. Andrews Episcopal Church**
1301 W. Main • 541-767-9050
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All Welcome
- Seventh-day Adventist Church**
820 South 10th Street
541-942-5213
Pastor: Kevin Miller
Bible Study: Saturday, 9:15 am
Worship Service: Saturday, 10:40
Mid-week Service: Wednesday, 1:00
- Trinity Lutheran Church**
6th & Quincy • 541-942-2373
Pastor: James L. Markus
Sunday School & Adult Education
9:15am
Sunday Worship 10:30 am
Comm. Kitchen Free Meal Tue & Thur
5:00pm TLC Groups
tlccg.com
- United Methodist Church**
334 Washington • 541-942-3033
Pastor: Lura Kidner-Miesen
Worship: 10:30am
Comm. Dinner (Adults \$5, Kids Free)
1st & 3rd Monday 5-6:00pm
umcgv.org
- “VICTORY” Country Church**
913 S. 6th Street • 541-942-5913
Pastor: Barbara Dockery
Worship Service: 10:00am
Message: “WE BELIEVE IN MIRACLES”
- CRESWELL:**
Creswell Presbyterian Church
75 S 4th S • 541-895-3419
Rev. Seth Wheeler
Adult Sunday School 9:15am
Sunday Worship Service 10:30 am
website www.creswellpres.org

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