

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:

1. PARTIES:
 Grantor: JUDIE D. CHRISTENSEN
 Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
 Successor Trustee: NANCY K. CARY

BENEFICIARY: WASHINGTON FEDERAL FKA WASHINGTON FEDERAL SAVINGS

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

Lot 9 and 12, Block 2, PARKVIEW ADDITION TO DALLAS, in the City of Dallas, County of Polk and State of Oregon. EXCEPTING THEREFROM the Southerly 38.0 feet of Lot 12.

3. RECORDING. The Trust Deed was recorded as follows:
 Date Recorded: July 19, 2005
 Recording No. 2005-011829
 Official Records of Polk County, Oregon.

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: A payment of \$939.00 due January 1, 2015; plus monthly payments at the new rate of \$962.00 each, due the first of each month, for the months of February 2015 through June 2015; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$111,152.26; plus interest at the rate of 5.500% per annum from December 1, 2014; plus late charges of \$373.10; plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Polk County, Oregon.

7. TIME OF SALE.
 Date: November 5, 2015
 Time: 11:00 a.m.

Place: Polk County Courthouse, 850 Main Street, Dallas, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.778.

NOTICE REGARDING POTENTIAL HAZARDS
 (This notice is required for notices of sale sent on or after January 1, 2015.)

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.

You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #15148.30994).
 DATED: June 12, 2015.
 Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 839 Helmiack Rd. Monmouth, OR. 97361. The court case number is 13P10687, where WELLS FARGO BANK, N.A., its successors in interest and/or assigns is plaintiff, and JERRY R. BAKER, SR., AKA JERRY RAY BAKER, SR.; SUSAN C. BAKER AKA SUSAN CORNELIA BAKER; U.S. BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO U.S.

BANK NATIONAL ASSOCIATION, ND; PORTFOLIO RECOVERY ASSOCIATES, LLC.; STATE OF OREGON; CITIBANK NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO CITIBANK SOUTH DAKOTA; OCCUPANTS OF THE PREMISES; AND THE REAL PROPERTY LOCATED AT 839 HELMIACK ROAD, MONMOUTH, OREGON 97361 is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1133 SW Maple St. Dallas, OR. 97338. The court case number is 13P10502, where NATIONSTAR MORTGAGE, LLC., ITS SUCCESSORS AND/OR ASSIGNS is plaintiff, and KRISTEN M. GREEN; MOLLY E. BEEMS; and ALL OTHER PERSONS OR PARTIES UNKNOWN CLAIMING ANY RIGHT, TITLE, LIEN, OR INTEREST IN THE REAL PROPERTY COMMONLY KNOWN AS 1133 SW MAPLE STREET, DALLAS, OR 97338 is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 390 NE Evergreen Ct. Dallas, OR. 97338. The court case number is 13P10265, where BANK OF AMERICA, N.A. is plaintiff, and MICHAEL R. MCMULLEN, an individual; SHARI Y. McMullen; and all other persons or parties unknown claiming any legal or equitable right, title, estate, lien, or interest in the real property described in the complaint herein, adverse to Plaintiff's title, or any cloud on Plaintiff's title to the Property, collectively designated as DOES 1 through 50, inclusive is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 2752 Dutch Oven Ave. NW Salem, OR. 97304. The court case number is 13P10266, where BRONZE CREEK TITLE TRUST 2013-NPL1 is plaintiff, and SKY C. WAGNER, an individual; TARA W. WAGNER, an individual; and all other persons or parties unknown claiming any legal or equitable right, title, estate, lien, or interest in the real property described in the complaint herein, adverse to Plaintiff's title, or any cloud on Plaintiff's title to the Property, collectively designated as DOES 1 through 50, inclusive is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1002 SE Barbary Ave. Dallas, OR. 97338. The court case number is 14CV08249, where GREEN TREE SERVICES, LLC. is plaintiff, and MARK L. HISE; PENNY L. HISE; DISCOVER BANK; ISSUER OF THE DISCOVER CARD; MIDLAND FUNDING, LLC; PORTFOLIO RECOVERY ASSOCIATES, LLC; CAPITAL ONE BANK (U.S.A.), N.A.; CAVALRY SPV I, LLC; OCCUPANTS OF THE PROPERTY is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1338 Third St. NW #1 Salem, OR. 97304. The court case number is 12P10133, where U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATING TRUST is plaintiff, and KEVIN P. BARELLI; MAURICIO R. LIZARRAGA; AND OCCUPANTS OF THE PREMISES, OTHER PERSONS OR PARTIES, including OCCUPANTS, UNKNOWN CLAIMING ANY RIGHT, TITLE, LIEN, OR INTEREST IN THE PROPERTY DESCRIBED IN THE COMPLAINT HEREIN is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 439 Sunwood Dr. NW Salem, OR. 97304. The court case number is 14CV03806, where THE BANK OF NEW YORK MELLON AKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-1 is plaintiff, and KELLY J. BOSEKE; DANIEL J. BOSEKE; STATE OF OREGON; OCCUPANTS OF THE

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 3410 Valley Creek Rd. NW Salem, OR. 97304. The court case number is 13P10418, where U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 839 Helmiack Rd. Monmouth, OR. 97361. The court case number is 13P10687, where WELLS FARGO BANK, N.A., its successors in interest and/or assigns is plaintiff, and JERRY R. BAKER, SR., AKA JERRY RAY BAKER, SR.; SUSAN C. BAKER AKA SUSAN CORNELIA BAKER; U.S. BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO U.S.

WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-4, its successors in interest and/or assigns is plaintiff, and JACK STEWART AKA JACK RAY STEWART; BEVERLY STEWART AKA BEVERLY ANN STEWART; WEST COAST BANK; MULTIBANK 2009-1 RES ADC VENTURE, LLC.; OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION; OCCUPANTS OF THE PREMISES; AND THE REAL PROPERTY LOCATED AT 3410 VALLEY CREEK ROAD NORTHWEST SALEM, OREGON 97304 is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-25-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 700 Hopkin St. Falls City, OR. 97344. The court case number is 14CV00538, where JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, its successors in interest and/or assigns is plaintiff, and SCOTT A. YANKEE AKA SCOTT ALAN YANKEE; OCCUPANTS OF THE PREMISES; AND THE REAL PROPERTY LOCATED AT 700 HOPKINS AVE., FALLS CITY, OR. 97344 is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 26; Sept. 2, 9, 16, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 2150 E. Ellendale Ave. Dallas, OR. 97338. The court case number is 13P10708, where CENTRAL MORTGAGE COMPANY, ITS SUCCESSORS AND/OR ASSIGNS is plaintiff, and NICOLETTE A. SAUNCHEGROW is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1002 SE Barbary Ave. Dallas, OR. 97338. The court case number is 14CV08249, where GREEN TREE SERVICES, LLC. is plaintiff, and MARK L. HISE; PENNY L. HISE; DISCOVER BANK; ISSUER OF THE DISCOVER CARD; MIDLAND FUNDING, LLC; PORTFOLIO RECOVERY ASSOCIATES, LLC; CAPITAL ONE BANK (U.S.A.), N.A.; CAVALRY SPV I, LLC; OCCUPANTS OF THE PROPERTY is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1338 Third St. NW #1 Salem, OR. 97304. The court case number is 12P10133, where U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATING TRUST is plaintiff, and KEVIN P. BARELLI; MAURICIO R. LIZARRAGA; AND OCCUPANTS OF THE PREMISES, OTHER PERSONS OR PARTIES, including OCCUPANTS, UNKNOWN CLAIMING ANY RIGHT, TITLE, LIEN, OR INTEREST IN THE PROPERTY DESCRIBED IN THE COMPLAINT HEREIN is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 439 Sunwood Dr. NW Salem, OR. 97304. The court case number is 14CV03806, where THE BANK OF NEW YORK MELLON AKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-1 is plaintiff, and KELLY J. BOSEKE; DANIEL J. BOSEKE; STATE OF OREGON; OCCUPANTS OF THE

PREMISES is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1257 Lottie Ln. NW Salem, OR. 97304. The court case number is 12P10689, where CITI MORTGAGE, INC. is plaintiff, and JOSEPH STURZINGER; CAROLYN C. STURZINGER; CITIBANK, NA; AND OCCUPANTS OF THE PREMISES is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-18-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 1639 Redwing Ct. NW Salem, OR. 97304. The court case number is 14CV03507, where PLANET HOME LENDING, LLC F/K/A GREEN PLANET SERVICES, LLC. is plaintiff, and JAMES W. MELTON; DEBORAH S. MELTON; OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION; OCCUPANTS OF THE PREMISES is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 19, 26; Sept. 2, 9, 2015)

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by John Carroll, as grantor, to AmeriTitle, as trustee, in favor of ROKAB Investments, LLC, as beneficiary, dated May 13, 2013, recorded on May 17, 2013, in the Records of Polk County, Oregon, in instrument No. 2013-005388, covering the following described real property situated in that county and state, to-wit:

Lot 6, Block 4, LEVEN'S FIRST ADDITION TO THE TOWN (NOW CITY) OF DALLAS, in the County of Polk, State of Oregon.

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 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums:

\$260,000.00
 By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

Principal in the amount of \$260,000.00 and as of December 31, 2014 the sum of \$19,484.47 for costs, fees and interest; plus interest at a per diem rate of \$86.67 and default interest at a per diem rate of \$36.11 from December 31, 2014 until paid; plus attorney fees and costs.

WHEREFORE, notice is hereby given that the undersigned trustee will on November 13, 2015, at the hour of ten o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the front steps of the Polk County Courthouse in the City of Dallas, County of Polk, State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of execution of the trust deed and 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 the sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 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 those 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 and attorney fees not exceeding by ORS 86.753.

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 required by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.
 DATED: June 29, 2015
 Michael T. Davis
 Davis Galm Law Firm
 12220 SW First Street
 Beaverton, OR 97005
 503-644-9000

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT (FDCA) 15 USC SECTION 1692

We are attempting to collect a debt on behalf of the beneficiary named in the attached Trustee's Notice of Sale (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described in the notice. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt is valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will

obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your receipt of the original or a copy of this notice that you request such information.

(Aug. 19, 26; Sept. 2, 9, 2015)

NOTICE OF SHERIFF'S SALE

On 09-11-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 634 Jasmine Circle Independence, OR. 97351. The court case number is 13P10732, where DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RALI 2006-QS11 is plaintiff, and REUBEN V. GREENE III; and ALL OTHER PERSONS OR PARTIES UNKNOWN CLAIMING ANY RIGHT, TITLE, LIEN, OR INTEREST IN THE REAL PROPERTY IS COMMONLY KNOWN AS 634 JASMINE CIRCLE, INDEPENDENCE, OR. 97351 is defendant. The sale is a public auction to the highest bidder for cash or cashier's check, in hand, made out to Polk County Sheriff's Office. For more information on this sale go to: <http://oregonsheriffssales.org/>

(Aug. 12, 19, 26; Sept. 2, 2015)

NOTICE OF SHERIFF'S SALE

The amount you would have had to pay as of December 31, 2014 to bring your mortgage loan current was \$260,000.00, and the sum of \$19,484.47 for costs, fees and interest. The amount you must now pay to bring your loan current may have increased since that date.
 By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (503) 644-9000 to find out the exact amount you must pay to bring your loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:
 Michael T. Davis
 Davis Galm Law Firm
 12220 SW First Street
 Beaverton, OR 97005
 THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:
 Date and Time: November 13, 2015 at 10:00am
 Place: at the front steps of the Polk County Courthouse
 850 Main Street
 Dallas, OR 97338,
 County of Polk,
 State of Oregon.
 THIS IS WHAT YOU CAN DO TO STOP THE SALE
 1. You can pay the amount past due or correct any other default, up to five (5) days before the sale.
 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
 3. You can call Michael T. Davis at (503) 644-9000 to find out if your lender is willing to give you more time or change the terms of your loan.
 4. You can sell your home, provided the sale price is enough to pay what you owe.
 There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 1-800-452-7636. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 1-800-452-7636 or you may visit its website at <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:
 Date and Time: November 13, 2015 at 10:00am
 Place: at the front steps of the Polk County Courthouse
 850 Main Street
 Dallas, OR 97338,
 County of Polk,
 State of Oregon.

This notice is about your loan on your property at: Lot 6, Block 4, LEVEN'S FIRST ADDITION TO THE TOWN (NOW CITY) OF DALLAS, in the County of Polk, State of Oregon.
 Your lender has decided to sell this property because the money due on the loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure".

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (503) 644-9000 to find out the exact amount you must pay to bring your loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:
 Michael T. Davis
 Davis Galm Law Firm
 12220 SW First Street
 Beaverton, OR 97005
 THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:
 Date and Time: November 13, 2015 at 10:00am
 Place: at the front steps of the Polk County Courthouse
 850 Main Street
 Dallas, OR 97338,
 County of Polk,
 State of Oregon.
 THIS IS WHAT YOU CAN DO TO STOP THE SALE
 1. You can pay the amount past due or correct any other default, up to five (5) days before the sale.
 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
 3. You can call Michael T. Davis at (503) 644-9000 to find out if your lender is willing to give you more time or change the terms of your loan.
 4. You can sell your home, provided the sale price is enough to pay what you owe.
 There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 1-800-452-7636. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 1-800-452-7636 or you may visit its website at <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

(Aug. 12, 19, 26; Sept. 2, 2015)

NOTICE OF SHERIFF'S SALE

On 09-11-15 at 10:00 a.m. at the Polk County Sheriff's Office, located at 850 Main St. Dallas, OR. 97338, the defendant's interest will be sold, subject to redemption, in the real property located at 543 Orchard Dr. Dallas, OR. 97338. The court case number is 14CV03263, where NATIONSTAR MORTGAGE, LLC. is plaintiff, and RODGER L. SNIDER; TINA SNIDER aka TINA C. SNIDER; U.S. BANK NATIONAL ASSOCIATION N.D.; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.; LEHMAN BROTHERS