

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF POLK

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-NC1, Plaintiff, v. THE UNKNOWN HEIRS AND DEVISEES OF BRUCE P. KLUMPP AKA BRUCE PHILIP KLUMPP; TABITHA SANDERS; KAREN M. KLUMPP; VALLEY CREDIT SERVICE INC., ORIGINATOR AFFORDABLE HOUSING ASSISTANCE CORPORATION; OCCUPANTS OF THE PROPERTY, Defendants.

Case No.: 15CV23542 SUMMONS BY PUBLICATION To: The Unknown Heirs and Devisees of Bruce P. Klumpp aka Bruce Philip Klumpp and Occupants of the Property

You are hereby required to appear and defend the Complaint filed against you in the above entitled cause within thirty (30) days from the date of service of this summons upon you, and in case of your failure to do so, for want thereof, Plaintiff will apply to the court for the relief demanded in the Complaint.

NOTICE TO DEFENDANT: READ THESE PAPERS CAREFULLY!

You must "appear" in this case or the other side will win automatically. To "appear" you must file with the court a legal paper called a "motion" or "answer." The "motion" or "answer" (or "reply") must be given to the court clerk or administrator within 30 days of the date of first publication specified herein 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 relief sought in the Complaint is the foreclosure of the property located at 194 SW Cherry St, Dallas, OR 97338.

Date of First Publication: January 6, 2016 McCarthy & Holthus, LLP s/ Andrea C. Smith, OSBA# 131336 920 SW 3rd Ave, 1st Floor Portland, OR 97204 Phone: (855) 809-3977 Fax: (971) 201-3202 E-mail: ansmith@mccarthy-holthus.com Of Attorneys for Plaintiff

(Jan. 6, 13, 20, 27, 2016)

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-14-646585-NH Reference is made to that certain deed made by RICHARD RILEY & CARRIE RILEY, AS TENANTS BY THE ENTIRETY as Grantor to LINDSAY HARTE LAW OFFICE, as trustee, in favor of AAMES FUNDING CORPORATION DBA AAMES HOME LOAN, as Beneficiary, dated 3/18/2004, recorded 3/23/2004, in official records of Polk County, Oregon in book/real/volume No. and/or as fee/file/instrument/microfilm / reception number 2004-004353 covering the following described real property situated in said County, and State, to-wit: APN: 143679 0201 07533A00200 BEGINNING AT A POINT ON THE SOUTH LINE OF HANKEL STREET WHICH IS 30.00 FEET SOUTH 00° 00' 46" WEST AND 96.50 FEET NORTH 89° 51' 49" WEST AND 504.34 FEET NORTH 00° 00' 47" EAST FROM AN IRON ROD AT THE SOUTHWEST CORNER OF BLOCK 2 OF THE BRANDT ADDITION TO THE CITY OF DALLAS IN SECTION 33, TOWNSHIP 7 SOUTH, RANGE 5 WEST OF THE WILLAMETTE MERIDIAN, POLK COUNTY, OREGON, SAID POINT BEING ON THE WEST LINE OF THAT TRACT OF LAND CONVEYED TO ARNOLD H. BRANDT AND RACHEL F. BRANDT BY THAT DEED RECORDED IN DEED VOLUME 138, PAGE 636 OF THE POLK COUNTY DEED RECORDS; THENCE NORTH 89° 44' 58" EAST, 96.50 FEET TO THE EAST LINE OF SAID BRANDT TRACT OF LAND; THENCE SOUTH 00° 00' 46" WEST, 168.00 FEET TO AN IRON ROD AT THE NORTHEAST CORNER OF LOT 12, BRANDT ADDITION NO. 2, A DULY RECORDED SUBDIVISION IN THE CITY OF DALLAS; THENCE SOUTH 89° 44' 58" WEST, 96.50 FEET TO THE NORTHWEST CORNER OF SAID LOT 12; THENCE NORTH 00° 00' 46" EAST, 168.00 FEET TO MORE OR LESS TO THE POINT OF BEGINNING, CONTAINING 16,212 SQUARE FEET OF LAND MORE OR LESS. Commonly known as: 685 SOUTHEAST HANKEL ST, DALLAS, OR 97338 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7). Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said

trust deed and notice has been recorded pursuant to Section 86.752 (3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: Delinquent Payments: Payment Information From Through Total Payments 5/1/2013 11/4/2015 \$39,174.45 Late Charges From Through Total Late Charges 5/1/2013 11/4/2015 \$1,919.24 TOTAL REQUIRED TO REINSTATE: \$46,093.69 By reason of the default, 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: The installments of principal and interest which became due on 5/1/2013, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents. Whereof, notice hereby is given that Quality Loan Service Corporation of Washington, the undersigned trustee will on 3/23/2016 at the hour of 1:00 PM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, inside the new lobby at the Jefferson Street entrance of the County Courthouse 850 Main Street Dallas, Oregon 97338 County of Polk, State of Oregon, 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 the 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 Section 86.778 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest CARRIE RILEY 685 SOUTHEAST HANKEL ST DALLAS, OR 97338 Original Borrower RICHARD RILEY 685 SOUTHEAST HANKEL ST DALLAS, OR 97338 Original Borrower For Sale Information Call: 888-988-6736 or Login to: Salestrack.tdsf.com In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service Corporation of Washington. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney, if you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record

may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. 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 a trustee's sale. NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771. QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. TS No: OR-14-646585-NH Dated: 11/4/2015 Quality Loan Service Corporation of Washington, as Trustee Signature By: Alma Clark, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corporation 411 Broadway Street San Diego, CA 92101 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1 st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0095058 1/6/2016 1/13/2016 12/20/2016 1/27/2016

(January 6, 13, 20, 27, 2016)

TRUSTEE'S NOTICE OF SALE T.S. No.: 137719-1 Loan No.: *****2308 Reference is made to that certain trust deed (the "Deed of Trust") executed by SHANNON VINCELLI, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK, as Beneficiary, dated 12/11/2007, recorded 12/17/2007, as Instrument No. 2007-018795, in the Official Records of Polk County, Oregon, which covers the following described real property situated in Polk County, Oregon: THE WEST HALF OF LOTS NUMBERED FOUR (4), FIVE (5) AND SIX (6), BLOCK NUMBERED FOUR (4), OUT LOT 4 IN THE CITY OF MONMOUTH, POLK COUNTY, OREGON, AS SHOWN ON THE AMENDED PLAT OF SAID LOT 4 OF RECORD IN THE COUNTY CLERK'S OFFICE IN SAID COUNTY AND STATE. APN: 08430-BC-02300 Commonly known as: 360 MAIN ST E MONMOUTH, OR 97361 The current beneficiary is: PNC BANK, NATIONAL ASSOCIATION Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

Delinquent Payments: Dates: 05/01/12 thru 01/01/13 No.: 9 Amount: \$770.95 Total: \$6,938.55 Dates: 02/01/13 thru 12/01/15 No.: 35 Amount: \$768.80 Total: \$26,908.00 Late Charges: \$123.36 Beneficiary: \$10,313.02 Advances: \$10,313.02 Foreclosure Fees and Expenses: \$0.00 Total Required to Reinstated: \$44,282.93 TOTAL REQUIRED TO PAYOFF: \$137,030.29

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$98,965.00 together with interest thereon at the rate of 12% per annum, from 4/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on 4/26/2016, at the hour of 11:00 AM, standard time, as established by ORS 187.110, AT THE MAIN STREET ENTRANCE TO THE POLK COUNTY COURTHOUSE, 850 MAIN STREET, DALLAS, OR 97338, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due

(other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale. 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. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 12/11/2015 CLEAR RECON CORP 621 SW Morrison Street, Suite 425 Portland, OR 97205 858-750-7600

(Jan. 6, 13, 20, 27, 2016)

OREGON TRUSTEE'S NOTICE OF SALE T.S. No: L547431 OR Unit Code: L Loan No: 1434593/FOUNTAIN/ARDESS G. AP #1: 188294/130 08430-BC-02300 Title #: 8591466 Reference is made to that certain Trust Deed made by ARDESS GERALDINE FOUNTAIN as Grantor, to FARMERS HOME ADMINISTRATION, UNITED-STATES DEPARTMENT OF AGRICULTURE, ACTING THROUGH THE STATE DIRECTOR OF THE FARMER'S HOME ADMINISTRATION FOR THE STATE OF OREGON as Trustee, in favor of UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE as Beneficiary. Dated April 12, 1984, Recorded April 13, 1984 as Instr. No. --- in Book 177 Page 823 of Official Records in the office of the Recorder of Polk County; OREGON covering the following described real property situated in said county and state, to-wit: BEGINNING AT AN IRON PIPE 431.83 FEET EAST AND 148 FEET NORTHO OF THE NORTHEAST CORNER OF BLOCK NUMBERED ONE(1), OF CATTROON'S SUBDIVISION OF OUT LOT NO. 5, IN THE TOWN OF MONMOUTH, IN POLK COUNTY, OREGON, SAID POINT BEING 80 FEET NORTH OF THE NORTHEAST CORNER OF THE INTERSECTION OF POWELL AND HIGH STREETS IN THE CITY OF MONMOUTH, AND RUNNING THENCE NORTH 100 FEET ALONG SAID HIGH STREET; THENCE EAST 110.17 FEET; THENCE SOUTH 100 FEET TO AN IRONPIPE; THENCE WEST 110.17 FEET TO THE PLACE OF BEGINNING. 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: 2 PYMTS FROM 04/12/14 TO 05/12/14 @ 733.49 \$1,466.98 16 PYMTS FROM 06/12/14 TO 09/12/15 @ 689.24 \$11,027.84 MISCELLANEOUS FEES \$3,377.34 Sub-Total of Amounts in Arrears:\$15,872.16 Together with any default in the purchase of the property, plus interest 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, plus all 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: 349 N. HIGH ST, MONMOUTH, OR 97361 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 \$12,795.89, together with interest as provided in the note or other instrument secured from 03/12/14, plus subsidy recapture in the sum of \$61,721.09 and fees assessed in the amount of \$3,283.68, 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 February 16, 2016, at the hour of 10:00 A.M. in accord with the Standard Time, as established by O.R.S. 187.110, INSIDE THE NEW LOBBY AT THE JEFFERSON STREET ENTRANCE OF THE POLK COUNTY COURTHOUSE, 850 MAIN

ST., DALLAS, County of POLK, 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 the Deed of Trust, 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 salestrack.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/OR/index.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# 985659W PUB: 01/06/16, 01/13/16, 01/20/16, 01/27/16 DATED: 12/11/2015 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

(Jan. 6, 13, 20, 27, 2016)

TRUSTEE'S NOTICE OF SALE File No. 8296.20330 Reference is made to that certain trust deed made by Joshua Taverner, as grantor, to First American, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeStreet Bank, its successors and assigns, as beneficiary, dated 10/28/13, recorded 10/31/13, in the mortgage records of Polk County, Oregon, as 2013-011486 and subsequently assigned to HomeStreet Bank by Assignment recorded as 2015-011486, covering the following described real property situated in said county and state, to-wit: Lot 5, Block 3, Dirck Addition to the City of Dallas, Polk County, Oregon. (Plat Volume B2, Page 53) PROPERTY ADDRESS: 179 Southeast Hankel Street Dallas, OR 97338 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 de-

fault 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 \$975.66 beginning 06/01/15; plus late charges of \$0.00 each month beginning 06/16/15; plus prior accrued late charges of \$147.10; plus advances of \$0.00; 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: \$141,587.69 with interest thereon at the rate of 4.5 percent per annum beginning 05/01/15; plus late charges of \$0.00 each month beginning 06/16/15 until paid; plus prior accrued late charges of \$147.10; plus advances of \$0.00; 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 March 28, 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 new lobby at the Jefferson Street entrance of the Polk County Courthouse, 850 Main Street, 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 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: Heather C. Smith, Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 425-586-1900 Taverner, Joshua (TS# 8296.20330) 1002.284275-File No.

(Dec. 30, 2015; Jan. 6, 13, 20, 2016)