

112 Union County Legal Notices

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TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Derrick Lee Graves and Chelsea Diane Avery-Graves, husband and wife, whose address is 50229 Bennett Lane, Baker City, OR 97814 as grantor to First American Title Insurance Company, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, as named Beneficiary, dated November 8, 2018, recorded November 9, 2018, in the mortgage records of Union County, Oregon, as Instrument No. 20183450, Freedom Mortgage Corporation is the present Beneficiary as defined by ORS 86.705(2), as covering the following described real property: as covering the following described real property: Lot 5 of PONDOSA ACRES SUBDIVISION, according to the recorded plat, as filed in Plat Cabinet "C", Pages 708 and 709, Deed Records of Union County, Oregon. **COMMONLY KNOWN AS:** 50229 Bennett Lane, Baker City, OR 97814. 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: Monthly payments in the sum of \$1,519.63, from March 1, 2019 and monthly payments in the sum of \$1,436.34, from February 1, 2021, plus prior accrued late charges in the amount of \$456.98, plus the sum of \$8,146.37 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit: \$222,163.00, together with accrued interest in the sum of \$23,845.28 through March 5, 2021, together with interest thereon at the rate of 5.125% per annum from March 6, 2021, plus prior accrued late charges in the amount of \$456.98, plus the sum of \$11,288.70 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. WHEREFORE, notice hereby is given that the undersigned trustee will on July 14, 2021, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, at the front entrance of the Daniel Chaplin Building, located at 1001 - 4th Street, in the City of LaGrande, OR, County of Union, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of 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 to any person named in ORS 86.778 that the right exists, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount 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 obligations 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 fees and attorney's fees not exceeding the amounts provided by said ORS 86.778. Notice is further given that reinstatement or payoff quotes requested pursuant to ORS 86.786 and ORS 86.789 must be timely communicated in a written request that complies with that statute, addressed to the trustee's "Reinstatement/Payoffs - ORS 86.786" either by personal delivery or by first class, certified mail, return receipt requested, to the trustee's address shown below. 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.logs.com/janewaylawfirm. 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property. 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. The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated:03-03-2021
 JANEWAY LAW FIRM, LLC, Successor Trustee
 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683 www.logs.com/janewaylawfirm
 Telephone: (360) 260-2253
 Toll-free: 1-800-970-5647
 JLF 19-125511
 Legal No. 240720
 Published: April 22, 29, May 5, 13, 2021

HOROSCOPES by Stella Wilder

FRIDAY, APRIL 23, 2021

YOUR BIRTHDAY by Stella Wilder

Born today, you are many things to many people, but that's not because you present yourself differently to others, but rather because other people interpret you differently -- and, in fact, two people may never agree on the basic points of who you are, what you're like, what you do best and what your legacy will be. Like so many other Taurus natives, however, you are less concerned with what others are thinking and doing than with your own thoughts and doings.

SATURDAY, APRIL 24

TAURUS (April 20-May 20) -- You must be sure to pass on only information that is accurate and up-to-date. This means you must first examine it very closely.

GEMINI (May 21-June 29) -- Not everything is a matter of opinion, and today you're likely to run up against someone who insists that a feeling is fact. Wrong!

CANCER (June 21-July 22) -- You can correct most errors today, and those you cannot will likely prove useful to you if you're able to adjust your thinking even a little bit.

LEO (July 23-Aug. 22) -- You're eager to collaborate with someone about whom you have heard a great deal -- but go slowly! You must still go through a "courtship" period.

VIRGO (Aug. 23-Sept. 22) -- If you're unwilling to bend even a little bit today, then you're likely to cause a ripple effect of bad moves that affect you for a long time.

LIBRA (Sept. 23-Oct. 22) -- You mustn't leave so much to the imagination that everyone's assessment of a certain situation is wildly different. Promote a common view.

SCORPIO (Oct. 23-Nov. 21) -- Circumstances that seem to be affecting others on a very basic level may not have the same effect on you today. You can do more than expected.

SAGITTARIUS (Nov. 22-Dec. 21) --

Consider doing things differently today -- not because you have to, but because it will be interesting to experiment with different methods.

CAPRICORN (Dec. 22-Jan. 19) -- It's the little things today that will have the biggest impact on you and those around you -- but you needn't abandon your overall view.

AQUARIUS (Jan. 20-Feb. 18) -- A slow start is advised, but by the time you reach the midpoint of your day, you should be humming right along. Negotiations needn't stall.

PISCES (Feb. 19-March 20) -- You must include others in your plans today if you're going to make things happen in a way that will have the greatest possible impact.

ARIES (March 21-April 19) -- You are not alone in thinking that something isn't quite right today. Why not join forces with others to get to the heart of the matter?

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FRIDAY, APRIL 23, 2021

CROSSWORD PUZZLER

ACROSS

- 1 Bark or yelp
- 4 Recede
- 7 Cameron — of films
- 11 Remnant
- 13 Sign before Virgo
- 14 Intertwined
- 15 Lee of cakedom
- 16 Rural elec. provider
- 17 — — foot pole
- 18 Server's aide
- 20 Big Dipper neighbor
- 21 Briefcase item
- 22 Pet shop sound
- 23 Pursuit
- 26 Roped
- 30 Spanish "that"
- 31 Exclamation of disgust
- 32 Sorority letter
- 33 Scoffed at

- 36 Ice
- 38 Dairy animal
- 39 Dash off
- 40 Hat trees
- 43 Scale units
- 46 Range in Asia
- 47 Rev the engine
- 48 Norwegian monarch
- 50 Garden tool
- 51 PC key
- 52 On cloud —
- 53 Scorch or burn
- 54 — degree
- 55 Sharpen a cheddar

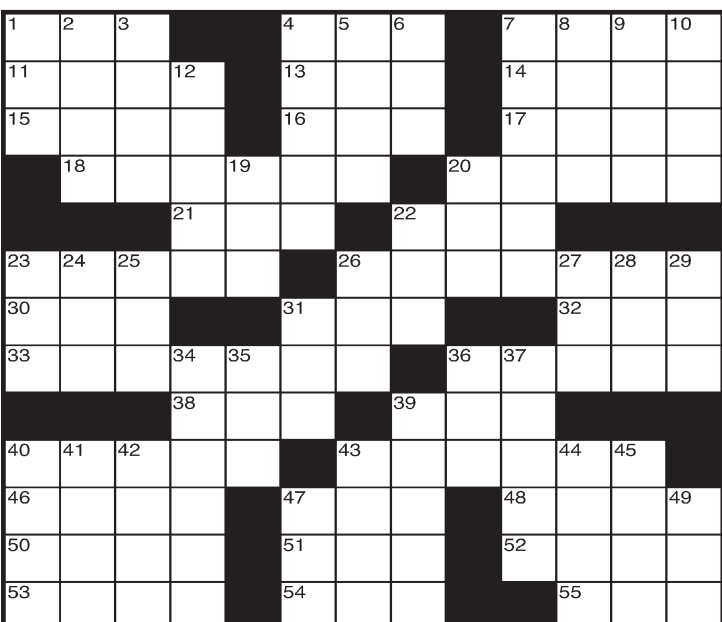
DOWN

- 1 Fabric meas.
- 2 Middle Easterner
- 3 Bolivia neighbor
- 4 "Crocodile Rock" composer — John

Answer to Previous Puzzle

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

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- 5 Throng
- 6 Jungle snake
- 7 Disney miners
- 8 Pinch
- 9 With, to monsieur
- 10 Stoic founder
- 12 Pants
- 19 Place a wager
- 20 AMA members
- 22 Long sigh
- 23 Proof-ending abbr.
- 24 Victimize
- 25 Auditory organ
- 26 Boy
- 27 Galleon cargo
- 28 Codgers' queries
- 29 Freckle
- 31 Uncomfortable seat
- 34 Yuckier
- 35 Two in Toledo
- 36 Plane's stabilizer
- 37 Spy mission
- 39 Suspicion
- 40 Cheers
- 41 Burn soother
- 42 Hombre's abode
- 43 Discharge
- 44 Director — Kazan
- 45 Joined the chorus
- 47 Mil. rank
- 49 Charge

AMENDED NOTICE OF TRUSTEE'S SALE

Grantor: Thomas J. Ruzich also known as Thomas H. Ruzich Banner Bank
 Current Beneficiary of the Deed of Trust: Current Hacker & Willig, Inc., P.S.
 Trustee of the Deed of Trust: 520 Pike Street, Suite 2500 Seattle, WA 98101
 Deed of Trust Reference Recording No.: 08290205B; 09040138B (modified)
 Assessor's Tax Parcel ID: 501 940 07D 405 #17864 and 501 940 07D 403 #16896

AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Line of Credit Trust Deed ("Trust Deed") dated July 8, 2008, recorded on July 15, 2008, in the Mortgage Records of Baker County, Oregon under Recording No. 08290205B, made by Thomas J. Ruzich also known as Thomas H. Ruzich, as Grantor, to Elkhorn Title Company as Trustee, in favor of Banner Bank as the Beneficiary, modified by modification of Deed of Trust dated January 20, 2009, recorded on January 27, 2009 under Instrument No. 09040138B, records of Baker County, Oregon covering the following described real property situated in said county and state, to wit: Portions of the Northwest quarter of the Southeast quarter of Section 7, Township 9 South, Range 40 East of the Willamette Meridian, in Baker City, County of Baker and State of Oregon, more particularly described as follows:

Parcel 1 of Partition Plat No. P2006-008, recorded May 18, 2006, in Book 06 21 0003. ALSO a portion of Parcel 2 of Partition Plat No. P2006-008, recorded May 18, 2006, in Book 06 21 0003, more particularly described as follows: Beginning at the No. 5 rebar with plastic cap stamped "City of Baker PLS 2162" marking the Southwest corner of Parcel No. 1, Partition Plat No. P2006-008; thence South 89°17'40" West 310.09 feet to a No. 5 rebar with plastic cap stamped "City of Baker City PLS 2162" on the West line of Parcel No. 2, Partition Plat No. P2006-008; thence North 00° 57'45" East along the West line of said Parcel No. 2, 204.06 feet to a No. 5 rebar with plastic cap stamped "City of Baker City PLS 2162" marking the Northwest corner of said Parcel No. 2; thence North 89°17'40" East along the North line of said Parcel No 2, 307.50 feet to a No. 5 rebar with plastic cap stamped "City of Baker PLS 2162" marking the Northwest corner of said Parcel No. 1; thence South 00°14'00" West along the West line of said Parcel No. 1, 204.00 feet to the point of beginning. (Basis of Bearings for this description is the North line of Parcel No. 1 bears North 89°17'40" East as shown on Partition Plat No. P2006-008.)
Property Address: 3855 23rd Street, Baker City, Oregon 97814
Tax ID number: 501 940 07D 405 #17864 and 501 940 07D 403 #16896 105 940 07D
Now known as: 405 #17864 and 105 940 07D 406 #18016

Both the Beneficiary and the successor Trustee, Hacker & Willig, Inc., P.S. 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 86.752(3) on April 24, 2020. A Trustee's Notice of Sale was issued on April 28, 2020, was served on the borrower/grantor, mailed to all necessary parties, and was posted no fewer than three times and was mailed to Occupant. The date originally set for the sale was September 11, 2020. On or about June 26, 2020, the Oregon State Legislature passed House Bill 4204 which was subsequently signed into law by the Governor. This law set a moratorium on all foreclosures of trust deeds by advertisement and sale during the "emergency period" defined as beginning March 8, 2020 and ending September 30, 2020, unless extended by the Governor by executive order. Such order was issued on August 31, 2020, extending the emergency period to December 31, 2020. That date has now passed and therefore the stay imposed by law terminated at the end of day **December 31, 2020**. This Amended Trustee's Notice of Sale is issued pursuant to HB 4204 and Oregon Revised Statute 86.782 (12). The default for which the foreclosure is made is Grantor's failure to pay when due the following sums:

Loan No. 7450	Loan No. 0956
17 Payments @ \$2,573.46 17 \$ 43,748.82	Principal Balance \$ 200,000.00
Late Charges @ \$128.67 \$ 2,187.39	Interest \$ 15,404.73
Total Due \$ 45,936.21	Late Charges \$ 10,390.11
	Bank Expenses \$ 500.00
	Total Due \$ 226,294.84

together with title expenses, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any fmiher sums advanced by beneficiary for the protection of the above described real property and its interest therein.

Your Trust Deed provides that you are required to pay all taxes on the above-referenced real Property when due and prior to any delinquency. If you fail to do so it is considered an "Event of Default." Specifically, the Trust Deed provides:

Default on Other Payments. Failure of Granter within the time required by this Deed of Trust to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

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:

Loan No. 7450	Loan No. 0956
Principal Balance \$ 223,028.70	Principal Balance \$ 200,000.00
Interest \$ 19,787.29	Interest \$ 15,404.73
Default Interest \$ 37,709.51	Default Interest \$ 34,156.16
Late Charges \$ 2,187.39	Late Charges \$ 10,390.11
Appraisal Fees Other \$ 3,400.00	Bank Expenses \$ 500.00
Charges/Fees \$ 160.00	Total Due \$ 260,451.00
Total Due \$ 286,274.89	

together with title expenses, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice is hereby given that the undersigned Trustee, will on **May 14, 2021**, in accord with the standard of time established by ORS 187.110 at **10:00 a.m.**, at the following place: At front entrance of the Baker County Courthouse, 1995 3rd Street, Baker City, 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 Grantor of the 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 pursuant to ORS 86.778, 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 and 86.809.

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 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.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED January 8, 2021 HACKER & WILLIG, INC., P.S. Elizabeth H. Shea, Trustee
 For further infonnation, please contact: Courtney D. Burford, Hacker & Willig, Inc., P.S., 520 Pike Street, Suite 2500 Seattle, WA 98101-3225 Phone: 206-340-1935

NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixedterm lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is April 14, 2021. The name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

Publish: April 1, 8, 15, 22, 2021
 Legal no. 237854