

PUBLIC NOTICE

OREGON TRUSTEE'S
NOTICE OF SALE
RE: Loan #: 1431897
Title #: 3319
UTC #: 0-1382

TO: MAXINE M. MARCUM
Reference is made to that certain deed of trust made by MAXINE M. MARCUM, as grantor, RECD, USDA, ACTING THROUGH OREGON STATE, as trustee, in favor of RURAL DEVELOPMENT, ACTING ON BEHALF OF THE RURAL HOUSING SERVICE, SUCCESSOR IN INTEREST TO FmHA, ST. OF OREGON, USDA as beneficiary, dated FEBRUARY 17, 1982, recorded FEBRUARY 17, 1982, in the mortgage records of MORROW, County, Oregon, in book/reel/volume No. 20041 at page M, (fee/file/instrument No.) covering the following described real property situated in said county and state, to wit: COMMENCING AT THE NORTHEAST CORNER OF LOT 1, BLOCK 8 WEST; THENCE ALONG THE SOUTHERLY BOUNDARY OF OREGON AVENUE WEST A DISTANCE OF 125.00 FEET TO THE NORTHWEST CORNER OF THAT CERTAIN TRACT OF LAND DEEDED FROM STAHL, ET UX, TO RUSSELL, ET UX, RECORDED APRIL 17, 1979 AS "M" 15261, MORROW COUNTY DEED RECORDS. FOR MORE COMPLETE LEGAL DESCRIPTION SEE ATTACHED EXHIBIT A.

MORE COMMONLY KNOWN AS: 125 NW OREGON AVE. - IRRIGON, OREGON 97844
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums:
13 Payments of \$476.00 from 08/16/98 6,188.00
SUB-TOTAL OF AMOUNTS IN ARREARS: 6,188.00
By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal \$ 19,451.96 *** , together with interest as provided in the note or other instrument secured from the 16TH DAY OF JULY, 1998 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

*** PLUS SUBSIDY RECAPTURE IN THE AMOUNT OF \$69,691.45
Wherefore, notice is hereby given that the undersigned trustee will on JANUARY 07, 2000, at the hour of 10:00 AM, o'clock, Standard Time, as established by ORS 187.110, at COURT ST. ENTRANCE, MORROW COUNTY COURTHOUSE, HEPPNER, County of MORROW 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 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 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 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 86.753.

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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.
DATED: August 18, 1999
David A. Kubat, OSBA# 84265 (Successor Trustee)
BY: /s/ David A. Kubat
DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260

TS# 0-1382
LOAN# 1431897
EXHIBIT "A"
Commencing at the Northeast corner of Lot 1, Block 8 West; thence along the Southerly boundary of Oregon Avenue West a distance of 125.00 feet to the Northwest corner of that certain tract of land deeded from Stahl, et ux, to Russel, et ux, recorded April 17, 1979 as "M" 15261, Morrow County Deed Records; thence West along the Southerly boundary of Oregon Avenue West a distance of 180.00 feet to the true point of beginning; thence West along the Southerly boundary of Oregon Avenue West a distance of 90.00 feet; thence Southerly at right angles to said street right of way 110.00 feet; thence East along a line parallel to said Oregon Avenue West right of way a distance of 90.00 feet; thence Northerly a distance of 110.00 feet to the true point of beginning; all being a portion of Lot 2, Block 8 West, Section 24, Subdivision Township 5 North, Range 26 East, W.M., Morrow County, Oregon.
MORE COMMONLY KNOWN AS: 125 NW OREGON AVE. - IRRIGON, OREGON 97844
Published: November 17 and 24, December 1 and 8, 1999
Affid

PUBLIC NOTICE
Morrow County Health District is inviting the public to bid on miscellaneous surplus items. The sale will be by bid auction and will be held Saturday, December 11, 1999 at the Boyer building located at 417 N Main Street next to the Neighborhood Center. The sale will begin at 10:00 am. All items will be sold as is. Individuals making a successful bid will be responsible for payment and removal of the property the day of the auction. Items for sale include, but are not limited to the following: Hospital beds and mattresses, miscellaneous medical equipment, miscellaneous lab equipment, shower, typewriters, miscellaneous chairs, miscellaneous blinds (old and new), copiers, miscellaneous vinyl double paned windows, towel dispensers, transformers, sinks, toilets, metal door frames and doors, computers and miscellaneous components, loveseat and much more. For further information, contact Gary Nolan at Pioneer Memorial Hospital, 564 E Pioneer Drive, Heppner, OR., or call 541-676-2922.
Published: November 24, December 1 and 8, 1999

PUBLIC NOTICE
TRUSTEE'S NOTICE OF SALE
Reference is made to that certain Trust Deed made by Calvin E. Bonser and Denise L. Bonser, as Grantors, to Mid Columbia Title Company, as Trustee, in favor of Associates Housing Finance, LLC., Successor To Ford Consumer Finance Co, Inc., as Beneficiary, dated May 22, 1996, recorded May 31, 1996, in the Official Records of Morrow County, Oregon, as clerk's instrument number Book M, Page 48175, covering the following described real property situated in said county and state, more specifically described in the attached Exhibit "1", which by this reference is expressly incorporated herein as though fully set forth here.
PROPERTY ADDRESS: 190 W Wyoming Avenue, Irrigon, Oregon 97844
Both the Beneficiary and the Trustee (or the Successor Trustee, if one has been appointed), have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default(s) for which the foreclosure is made is Grantor(s) failure to pay when due the following sums:
Monthly payments of \$544.86, beginning 01/01/99; plus late charges of \$0.00 each month beginning NA; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, Trustee's fees and attorney's 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.
By reason of said default(s) 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:
\$62,688.65 with interest thereon at the rate of 10.111 percent per annum beginning 12/29/98; plus late charges of \$0.00 each month beginning NA until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs,

1. Frame in two openings.
2. Construct two bathrooms within existing room.
3. Install a new doorway.
4. Install guardrails and handrails on front ramp and stairway and around stairs in scale room.
Contractor shall furnish all of the materials and perform all of the labor necessary to complete the project, including removal and disposal of old materials. The project must be completed no later than May 1, 2000. Construction drawings and specifications may be picked up at the office of the County Court, Morrow County Courthouse, Heppner, OR (541) 676-5620. Sealed bids will be received by the County Court, Morrow County Courthouse, Heppner, OR 97836 until 5:00PM Dec. 14, 1999, and publicly opened and read aloud at 10:00 AM on December 15, 1999.
No bid will be considered unless it contains a statement by the bidder that ORS 279.250 (prevailing wage law and prevailing wage rates) will be complied with. Each sealed bid must be plainly marked on the outside of the envelope as "Bid ADA work, Museum Ag Bldg."
Each bid must contain a statement as to whether the bidder is a resident bidder as defined in ORS 279.029; Morrow County may reject any bid not in compliance with all prescribed public bidding procedures and requirements, and may reject for good cause any or all bids upon a finding that it is in the public interest to do so.

Payment may be made in two segments. One segment shall consist of completion of items 1, 3, and 4; and the other segment shall consist of completion of item 2. No order of completion is required, but a "hold back" of 10% of the total value of the first payment shall be retained until the total project is completed.
No bid shall be received or considered unless the bidder is licensed and bonded in accordance with the laws applicable to the activity undertaken, if any.
Morrow County does not discriminate on the basis of race, national origin, sex, religion, age or disability in contracting, employment or the provision of services. Morrow County reserves the right to reject any or all bids.
Published: November 24 and December 1, 1999

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 described real property and its interest herein.
WHEREFORE, NOTICE is hereby given that the undersigned Trustee will on January 11, 2000, at the hour of 10:00 o'clock A.M. in accord with the standard time established by ORS 187.110, at the following place: the front door of the Morrow County Courthouse at 100 Court Street, Heppner, 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 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 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(s) occurred) and by curing any other default(s) 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(s), 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 86.753.

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PROPERTY ADDRESS: 190 W Wyoming Avenue, Irrigon, Oregon 97844
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By reason of said default(s) 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:
\$62,688.65 with interest thereon at the rate of 10.111 percent per annum beginning 12/29/98; plus late charges of \$0.00 each month beginning NA until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, 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 described real property and its interest herein.
WHEREFORE, NOTICE is hereby given that the undersigned Trustee will on January 11, 2000, at the hour of 10:00 o'clock A.M. in accord with the standard time established by ORS 187.110, at the following place: the front door of the Morrow County Courthouse at 100 Court Street, Heppner, 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 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 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(s) occurred) and by curing any other default(s) 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(s), 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 86.753.
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 secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.
DATED 7/30/99, 1999
(s) Derrick E. Mc Gavic, Trustee
For further information, please contact:
Derrick E. Mc Gavic
941 West Third Avenue
PO Box 10163
Eugene, OR 97440
(541) 485-4555
File No. 99-00642-0
(State of Oregon, County of Lane) ss:
I, the undersigned, certify that the foregoing is a complete and accurate copy of the original Trustee's notice of sale.
(s) Derrick E. Mc Gavic, Trustee

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Reference is made to that certain Trust Deed made by Calvin E. Bonser and Denise L. Bonser, as Grantors, to Mid Columbia Title Company, as Trustee, in favor of Associates Housing Finance, LLC., Successor To Ford Consumer Finance Co, Inc., as Beneficiary, dated May 22, 1996, recorded May 31, 1996, in the Official Records of Morrow County, Oregon, as clerk's instrument number Book M, Page 48175, covering the following described real property situated in said county and state, more specifically described in the attached Exhibit "1", which by this reference is expressly incorporated herein as though fully set forth here.
PROPERTY ADDRESS: 190 W Wyoming Avenue, Irrigon, Oregon 97844
Both the Beneficiary and the Trustee (or the Successor Trustee, if one has been appointed), have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default(s) for which the foreclosure is made is Grantor(s) failure to pay when due the following sums:
Monthly payments of \$544.86, beginning 01/01/99; plus late charges of \$0.00 each month beginning NA; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, Trustee's fees and attorney's 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.
By reason of said default(s) 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:
\$62,688.65 with interest thereon at the rate of 10.111 percent per annum beginning 12/29/98; plus late charges of \$0.00 each month beginning NA until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs,

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New employee at MCGG



Royal Robinson is new tire bay employee at the Morrow County Grain Growers. Shown here with the co-op's service truck, Robinson invites everyone to stop by and say hello and look over the large selection of tires MCGG has to offer.

St. Patrick's Senior Center Bulletin Board

Eighty-one seniors were served at the birthday dinner on Wednesday, Nov. 24, including 18 take-out meals. Members of the United First Methodist Church served and cleaned up. Sherry Matteson's first grade class and Mary Ann Elguezabal's third grade class made the decorations for the tables. The seniors appreciate all the decorations the children made for the last two dinners in November.
The Wednesday, December 8 menu was not available at press time. The Church of the Nazarene and Seventh-day Adventist Church will serve on that day. The Senior Board will meet after the meal.
Participants are asked to sign up for the bus trip to Columbia Center before Friday, Dec. 3; seats are still available. The bus leaves Heppner at 8:30 a.m. that morning. Come by the senior center or call the office, 676-9030, to sign up.
Bingo was not played on Tuesday, Nov. 23. Exercises were held Tuesday