

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 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. 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 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. Sale information may be obtained by calling (714) 282-2430 the business day before the sale date. We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose. Dated: 5/10/02 Fidelity National Title Insurance Co., as Trustee By Foreclosure Consultants, Inc., as Agent 22687 Old Canal Road, Yorba Linda, CA 92887 (714) 282-2424 By: S.T. Williams, Vice President Trustee Fidelity National Title Insurance Co., 401 South West 4th Avenue Portland, OR 97204 State of California, County of Orange On this day personally appeared before me S.T. Williams to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned. GIVEN under my hand and official seal 05/10/02, Sylvia Derald, NOTARY PUBLIC in and for the State of California, residing at: 22687 Old Canal Road, Yorba Linda, CA 92887 My commission expires 01/11/2003 ASAP480336 5/22, 5/29, 6/5, 6/12

PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE

Loan No: 1005001062
T.S. No: 1041192-09
85283
Reference is made to that certain deed made by THERESA SPENCE MELVIN D SPENCE as Grantor to MORROW COUNTY ABSTRACT, as Trustee, in favor of THE CIT GROUP/CONSUMER FINANCE, INC. as Beneficiary, dated September 22, 2000, recorded September 26, 2000, in official records of MORROW County, OREGON in book/reel/volume No. M2000 at page No. 2166, fee/file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit:

LOT 8, BLOCK 1, COLUMBIA RIVERVIEW ES-TATES TO THE CITY OF BOARDMAN, TOWNSHIP 4 NORTH, RANGE 15, SECTION 9, EAST OF THE WILLAMETTE MERIDIAN, MORROW COUNTY, OREGON.

Commonly known as: 227 MARSHALL LO BOARDMAN OR 97818

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 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due September 1, 2001 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$905.89

Monthly Late Charge \$45.29
By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being following, to-wit: The sum of \$72,000.00 together with interest thereon at 10.990% per annum from August 01, 2001 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on September 11, 2002 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE COURT STREET ENTRANCE TO MORROW COUNTY COURTHOUSE
100 COURT STREET

City of 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 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 expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 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.

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 said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: April 29, 2002
CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022
9004
CAL-WESTERN RECONVEYANCE CORPORATION
Signature/By: /s/ Wendy Perry, A.V.P.
Published: May 29, June 5, 12 and 19, 2002

PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Daniel Z. Sample and Mindy M. Sample, as grantor, to Morrow County Abstract & Title Company, Inc. as trustee, in favor of National City Mortgage Co. dba Accubanc Mortgage, as beneficiary, dated November 1, 2000, recorded on November 6, 2000, in the Records of Morrow County, Oregon, as instrument No. M-2000-2455, covering the following described real property situated in that county and state, to-wit:

SEE EXHIBIT A ATTACHED HERETO.

Commonly known as: 275 W. Church Street, Heppner, OR97836.

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:

SEE EXHIBIT B, PARAGRAPH I.

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 follow-

ing, to-wit:
SEE EXHIBIT B, PARAGRAPH II.

WHEREFORE, notice is hereby given that the undersigned trustee will on July 29, 2002, at the hour of three o'clock, P.M., in accord with the standard of time established by ORS 187.110, at the front steps of the Morrow County Courthouse — 100 N. Court Street in the City of Heppner, County of Morrow, 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 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 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 the amounts provided 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 secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED March 25, 2002.
/s/ James Ray Streinz,
Successor Trustee
State of Oregon, County of Multnomah ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

/s/ Jason A. Skelton
Attorney for Trustee
EXHIBIT A

Beginning at a point on the North line of Church Street which point is West on said North line 150.00 feet from the intersection of said North line of Church Street with the East line of Section 27, Township 2 South, Range 26, East of the Willamette Meridian, running thence North a distance of 100.00 feet to a point;

Thence West a distance of 100.00 feet to East line of Street (known as Jones Street);

Thence South along said East line of Jones Street (so called) 100.00 feet to North line of Church Street; Thence East along said North line of Church Street 100.00 feet to a point of beginning, and being a fraction of lots 7, 8, 11, and 12 in Block 1 of Looney's Addition to Heppner, in the County of Morrow, State of Oregon.

EXHIBIT B

I
Monthly principal and interest installments of \$543.72 each, beginning October 1, 2001, until paid, plus monthly escrow installments of \$117.79 each, beginning October 1, 2001, until paid; accrued late charges in the amount of \$217.52 as of March 8, 2002, plus monthly late charges of \$27.19 each beginning March 16, 2002, until paid; other unpaid fees in the amount of \$20.00; delinquent property taxes, if any; cost of foreclosure report; attorneys fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

II
The principal sum of \$73,607.16 with interest on the

principal balance at the rate of 8.000 percent per annum, from September 1, 2001, until paid; accrued late charges in the amount of \$217.52 as of March 8, 2002, plus monthly late charges of \$27.19 each beginning March 16, 2002, until paid; other unpaid fees in the amount of \$67.20; fax fee in the amount of \$20.00; escrow advances in the amount of \$245.41; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.
Published: June 5, 12, 19, 26, 2002
Affid

United Methodist ladies to hold yard sale this Saturday

It's that time of year again when yard sales start. The ladies of the Methodist church have made their sale an annual event. This year it will be on Saturday, June 8, from 9 a.m. to 1 p.m. The money is used in a variety of ways including, helping to pay for funerals, graduation cakes, funeral meals, missionaries, and the New York relief fund.

The UMW has three fundraisers a year. Besides the yard sale, they sell pies before hunting season and have a bazaar in the fall.

Heppner pitcher named Co-Player of the Year



Heppner pitcher, Michael McCabe was named Co-Player of the Year in the Class 2A voting. Heppner's Stefan Matheny was a first-team choice as infielder. Travis Bellamy of Heppner (outfield) was a second-team choice and third-team choices included Heppner's Kelly Paullus (catcher). McCabe, Paullus, Matheny and Bellamy will also represent the East All-Star Team in the 2A East vs. West All-Star series.

Riverside students earn scholarships

Six Riverside High School students received \$500 scholarships from the Boardman Chamber of Commerce. The decision was based on community involvement and service, character and leadership in school or community activities, scholastic achievement and financial need to complete educational goals.

Matthew Gordanier, Angela Sabuco and Sara Beatty of Irrigon and Sara Russell, Sara Yoder and Chris Carnine from Boardman were selected from a pool of what Carol Michael, head of selection committee calls, "extremely qualified applicants. The committee felt these applicants were outstanding for the community involvement, service and scholastic achievements," said Michael.

PUBLIC NOTICE

FORM LB-1 NOTICE OF BUDGET HEARING

A meeting of the Part of Morrow Commission will be held on June 12, 2002 at 1:30 p.m. at Riverfront Center, 2 Marine Drive, Boardman, OR. The purpose of this meeting is to discuss the budget for the fiscal year beginning July 1, 2002 as approved by the Port of Morrow Budget Committee. A summary of the budget is presented below. A copy of the budget may be inspected or obtained at: Port of Morrow Administrative Office, 2 Marine Drive, Boardman, OR between the hours of 9 am and 5 pm. This budget was prepared on a basis of accounting that is consistent; not consistent with the basis of accounting used during the preceding year. Major changes, if any, and their effect on the budget, are explained below. This budget is for: Annual Period 2-Year Period
County: Morrow City: Boardman Chairperson of Governing Body: Marvin Padberg Telephone Number: (541) 481-7678

FINANCIAL SUMMARY		Adopted Budget This Year — 2001-2002	Approved Budget Next Year — 2002-2003
<input type="checkbox"/> Check this box if your budget only has one fund.			
TOTAL OF ALL FUNDS			
Anticipated Requirements	1. Total Personal Services	1,685,006	1,713,796
	2. Total Materials and Supplies	2,086,329	2,247,600
	3. Total Capital Outlay	18,211,087	5,388,617
	4. Total Debt Service	6,818,135	6,777,237
	5. Total Transfers	222,700	186,000
	6. Total Contingencies	144,940	42,261
	7. Total All Other Expenditures and Requirements	127,555	
	8. Total Unappropriated Ending Fund Balance	38,000	52,575
	9. Total Requirements — add lines 1 through 8	29,333,752	16,408,086
Anticipated Resources	10. Total Resources Except Property Taxes	29,254,281	16,320,571
	11. Total Property Taxes Estimated to be Received	79,471	87,515
	12. Total Resources — add lines 10 and 11	29,333,752	16,408,086
Estimated Ad Valorem Property Taxes	13. Total Property Taxes Estimated to be Received (line 11)	79,471	87,515
	14. Plus: Estimated Property Taxes Not to be Received		
	A. Loss Due to Constitutional Limits B. Discounts Allowed, Other Uncollected Amounts	6,668	5,586
15. Total Tax Levied — add lines 13 and 14	86,139	93,101	
Tax Levies By Type	16. Permanent Rate Limit Levy (rate limit .0841)	86,139	93,101
	17. Local Option Taxes		
18. Levy for Bonded Debt or Obligations			

STATEMENT OF INDEBTEDNESS	
Debt Outstanding	Debt Authorized, Not Incurred
<input type="checkbox"/> None <input checked="" type="checkbox"/> As Summarized Below	<input type="checkbox"/> None <input checked="" type="checkbox"/> As Summarized Below

PUBLISH BELOW ONLY IF COMPLETED		
Long-Term Debt	Estimated Debt Outstanding at the Beginning of the Budget Year	Estimated Debt Authorized, Not Incurred at the Beginning of the Budget Year
	July 1, 2002-2003 Approved Budget Year	July 1, 2002-2003 Approved Budget Year
Bonds	37,495,000	1,500,000
Interest Bearing Warrants		
Other	9,292,070	1,289,617
Total Incurred	46,787,070	2,789,617
Short-Term Debt		
This budget includes the intention to borrow in anticipation of revenue ("Short-Term Borrowing") as summarized below:		
FUND LIABLE	Estimated Amount to be Borrowed	Estimated Interest Rate
		Estimated Interest Cost

FORM LB-2 FUNDS NOT REQUIRING A PROPERTY TAX TO BE LEVIED

Publish ONLY completed portion of this page. Total Anticipated Requirements must equal Total Resources.

Name of Fund	Actual Data Last Year 2000-01	Adopted Budget This Year 2001-02	Approved Budget Next Year 2002-03
1. Total Personal Services	1,319,894	1,557,306	1,586,096
2. Total Materials and Services	1,493,288	1,777,329	1,855,400
3. Total Capital Outlay	19,575,921	18,151,087	5,358,617
4. Total Debt Service	4,543,438	6,818,135	6,777,237
5. Total Transfers	156,000	222,700	186,000
6. Total Contingencies		80,098	34,830
7. Total All Other Expenditures and Requirements			
8. Total Unappropriated Ending Fund Balance	2,765,474	28,000	42,575
9. Total Requirements	29,854,013	28,634,655	15,940,755
10. Total Resources Except Property Taxes	29,854,013	28,634,655	15,940,755

FORM LB-3 FUNDS REQUIRING A PROPERTY TAX TO BE LEVIED

Publish ONLY completed portion of this page.

Name of Fund	Actual Data Last Year 2000-01	Adopted Budget This Year 2001-02	Approved Budget Next Year 2002-03
1. Total Personal Services	102,656	127,700	127,700
2. Total Materials and Services	257,388	309,000	292,200
3. Total Capital Outlay	15,715	60,000	30,000
4. Total Debt Service			
5. Total Transfers			
6. Total Contingencies		64,842	7,431
7. Total All Other Expenditures and Requirements			
8. Total Unappropriated Ending Fund Balance	91,988	10,000	10,000
9. Total Requirements	467,747	571,642	467,331
10. Total Resources Except Property Taxes	399,955	492,071	379,816
11. Property Taxes Estimated to be Received	77,782	79,471	87,515
12. Total Resources (add lines 10 and 11)	467,747	571,642	467,331
13. Property Taxes Estimated to be Received (line 11)		79,471	87,515
14. Estimated Property Taxes Not to be Received			
A. Loss Due to Constitutional Limit B. Discounts, Other Uncollected Amounts		6,668	5,586
15. Total Tax Levied (add lines 13 and 14)		86,139	93,101
16. Permanent Rate Limit Levy (rate limit .0841)		86,139	93,101
17. Local Option Taxes			
18. Levy for Bonded Debt or Obligations			

Published: June 5, 2002
Affid