

Woodburn, OR 97071 The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation. 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: Amount due as of October 10, 2002 Delinquent Payments from February 01, 2002 9 payments at \$937.54 each \$8,437.86 (02-01-02 through 10-10-02) Late Charges: \$937.60 Beneficiary Advances: \$212.91 Total: \$9,588.37 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 deed of trust, 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, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. 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: Unpaid Principal Balance of \$113,539.60. Plus interest thereon at 9.050% per annum from 1/1/2002, until paid., together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust. Wherefore, notice hereby is given that the undersigned trustee, will on February 14, 2003, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at front entrance of the Marion County Courthouse, 100 High Street Northeast, Salem, County of Marion, State of Oregon, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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 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. 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 suc-

cessors in interest, if any. **Dated: October 10, 2002 Regional Trustee Services Corporation Trustee By Chris Rebhuhn, Chief Executive Officer 720 Seventh Avenue, Suite 400, Seattle, WA 98104 Phone: (206) 340-2550 Sale Information: http://www.rtrustee.com ASAP502591 10/23, 10/30, 11/06, 11/13**

**PUBLIC NOTICE**

AMENDED FORECLOSURE NOTICES OF:

- (1) DEFAULTS;
- (2) RIGHT TO CURE;
- (3) ELECTION TO SELL; AND
- (4) SALE YOU ARE NOTIFIED THAT:

All words and phrases herein which have the first letters thereof capitalized are defined on the attached Identifying Data of mortgage or Deed of Trust, consisting of one page.

(1) NOTICE OF DEFAULTS. Certain Defaults Causing Foreclosure have occurred on the Deed of Trust or Mortgage Being Foreclosed.

(2) NOTICE OF RIGHT TO CURE. You have a right to stop all actions to collect this debt. To do so you must pay money (including but not limited to delinquent payments, costs, attorneys fees and trustee's fees) and/or perform certain acts. If you wish to know exactly what money must be paid and/or what actions need to be performed, please call the undersigned's office at the phone number stated. Your cure or reinstatement rights and your redemption rights are attached to the copies hereof that are mailed, served, and posted.

(3) NOTICE OF ELECTION TO SELL. Because of those Defaults Causing Foreclosure, the undersigned has elected and intends to sell or cause to be sold the Real Estate. The effect of such a sale will be to deprive all persons who claim an interest in the Real Estate of any right thereto, except as otherwise provided by law. This election will be nullified if the above right to cure is properly exercised.

(4) SALE. Because of the Defaults Causing Foreclosure, to partially or fully pay the debt secured by the Deed of Trust or Mortgage Being Foreclosed, and pursuant to the power of sale therein, the Real Estate will be sold at public auction without warranties or guarantees at the following date, time and place:

Date of Sale: January 9, 2003  
Place of Sale: Morrow County Courthouse, 100 Court St., Heppner, OR 97836  
Time of Sale: 10:00am

(5) GOVERNMENTAL CLAIMS. To the copies of these Notices which are mailed, served or posted, there are attached copies of the written recorded claim of any governmental agency against the Real Estate and the independent notices which the law requires to be mailed to any such governmental agency to terminate their rights to the Real Estate.

/s/ Philip M. Kleinsmith  
Attorney for Present Mortgagee(s) and/or Substitute Trustee  
Oregon Attorney  
Registration No. 89399  
6035 Erin Park Drive, Ste. 203  
Colorado Springs, CO 80918  
1-800-842-8417

State of Colorado )  
County of El Paso )

On 8/15/2002, before me, personally appeared Philip M. Kleinsmith, as said attorney and/or Substitute Trustee, personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale consisting of four or more pages in total: two pages of Notices of: (1) Defaults; (2) Right to Cure; (3) Election to Sell; and (4) Sale, one page of Identifying Data of Mortgage or Deed of Trust and one or more pages of Cure or Reinstatement Rights and Redemption Rights. That person acknowledged to me that said person executed the same in said person's authorized capacity and that by said person's signature on said instrument, the person or the entity on behalf of which the person acted, executed said instrument. Witness my hand and official seal.

/s/ LeeAnn Finnell-Humpal  
6035 Erin Park Drive  
Colorado Springs, Co 80918  
Identifying Data of Mortgage or Deed of Trust\*

Defaults Causing Foreclosure: Non-payment of periodic payments since: 05/01/2001  
Estimated Total Amount Owed On Deed of Trust or Mortgage\* Being Foreclosed on the Estimated Date of Foreclosure Sale

Principal: \$79,858.02  
Estimated Interest: \$2,969.52  
Estimated Costs: \$ 1,800.00  
Estimated Total: \$84,627.54  
Real Estate\*\* to be Sold:  
Common Description: 1359 East Idaho Avenue Irrigon, OR 97844

Assessor's Tax Parcel No.: Unknown  
Legal Description: LOT 1, EDGEWOOD VILLA, IN THE CITY OF IRRIGON, COUNTY OF MORROW AND STATE OF OREGON

Identifying Data of Deed of Trust or Mortgage\* Being Foreclosed Per Real Estate Records of County Stated in Legal Description:  
Dated:09/27/2000  
Recorded:10/03/2000  
Recording Data:M 2000-2222

Original Principal Balance:80,000.00  
Original Trustee:Amerititle Original Mortgagee(s) \*\*\*Name(s):First Franklin Financial Corporation  
Address(es):2150 N. First Street San Jose, CA 95131  
Present Mortgagee(s) \*\*\*Name(s):Altegra Credit Company  
Address(es):116 Allegheny Center Pittsburgh, PA 15212  
Original Mortgagor(s) \*\*\*Name(s):Rollin Bradfield Lisa Bradfield  
Address(es):1359 East Idaho Avenue Irrigon, OR 97844  
Present Owner(s) Name(s): Rollin Bradfield Lisa Bradfield  
Address(es):1359 East Idaho Avenue Irrigon, OR 97844  
\* Sometimes named "Trust Indenture"  
\*\* Sometimes named "Mortgaged Property" or "Trust Property" or "Property"  
\*\*\* Sometimes named "Beneficiary"  
\*\*\*\* Sometimes named "Grantor" or "Truster"  
Published: October 30, November 6, 13 and 20, 2002  
Affid

**Sheriff's Report**

The Morrow County Sheriff's Office (MCSO) reports handling the following business:

-MCSO cited a female subject for failure to yield for a pedestrian.

-MCSO cited Robert G. Schutte, 43, for Violation of the Basic Rule, 80 mph in a 55 mph zone.

-MCSO cited Larry Lee Earnest, 49, for no seat belt.

-MCSO cited Shad Bishop, 29, for no seat belt.

-MCSO cited Kendra Kaye Roeder, 27, for no seat belt.

-MCSO received a report that a subject was near caller's residence and she had a restraining order against him, subject was not located.

-MCSO cited Manuel M. Gutierrez, 41, for no seat belt and no insurance.

-MCSO cited Richard E. Smith, 52, for no seat belt and no insurance.

-MCSO cited Luis Roman Gutierrez, 26, for Failure to Obey Traffic Control Device and No Insurance.

-MCSO received a report of a flat tire and a request for a tow.

-MCSO, OSP, Irrigon FD, Irrigon Ambulance, received a report two vehicle accident in Irrigon with unknown injuries. One subject was transported to Good Shepherd Medical Center.

-MCSO received a report of an alarm in Boardman, building was secured.

-MCSO received a report from an Irrigon caller that her suspected her house was being watched because of her brother. Caller is making contact with UCSO and will call back if contact is required.

-MCSO, Boardman PD received a report of a \$5 drive-off from Boardman Texaco.

-MCSO received a report from an Irrigon woman that her 14-year-old son was assaulted, subject had left the residence.

-MCSO received a report that a subject was dumping garbage in a field.

-MCSO cited Jimmy Patrick Sullivan, 23, for No Insurance and Failure to Register.

-MCSO received a request for a tow of an unidentified vehicle.

-MCSO received a report that a cabin had been broken into at Penland Lake, would like contact at cabin.

-MCSO received a request for deputy assistance due to a language barrier with caller's tenant in Boardman.

-MCSO, Boardman Ambulance received a report of ambulance assistance needed for a male subject who was having chest pains and vomiting, subject was transported to Good Shepherd Medical Center.

-MCSO received a report that the caller's son was assaulted by two male subjects.

-MCSO received a report of a disable vehicle between Lexington and Hermiston.

**Sept. 26:** MCSO received a report of a disable vehicle with several females around the vehicle.

-MCSO received a report of an 83-year-old subject who is sweaty and clammy, and unable to stand due to dizziness. Subject was transported to Good Shepherd Medical Center.

-MCSO received a request for transport of a 74-year-old female who is experiencing severe pain. Subject was transported to Pioneer Memorial Hospital.

-MCSO received a report that the caller's generator had been stolen while camping at Rufus Landing.

-MCSO received a report that some one broke the windows out of the caller's pickup that was on his property.

-MCSO received a report of a female subject that had fallen at the Elk's Lodge and had a possible broken hip. Subject was transport to Pioneer Memorial Hospital.

-MCSO received a report that a neighbor's vehicle was on the caller's property in Boardman, the vehicle was moved.

-MCSO cited a subject for No Operator's License (driving outside of provisions) and Failure to Use Seatbelts (x2). The vehicle involved was impounded.

-MCSO received a report of several people outside caller's residence in Boardman; she related that when she looked out the window the subjects left.

-MCSO received a report of possible poachers on caller's property in Boardman.

**Sept. 27:** MCSO received a report that a male and female were yelling at each other in Irrigon near Horner's Fruit Stand. Male subject had walked away; female subject was still inside and believed to still be yelling at the child.

-MCSO received a report that the 76 Station in Irrigon had an unsecured door. It was checked and nothing seemed to be missing and building was secured.

-MCSO relayed a request to the Public Works Dept. to pick up a dog at Napa Auto Parts.

-MCSO received a report that a 30-year-old female had trapped her arm in a processing belt. Her arm was dislodged but she was in severe pain and transported to Good Shepherd Medical Center.

-MCSO cited Martin George Eakman, 59, for No Seatbelt.

-MCSO received a report from a Heppner resident that her neighbor's dog is in her yard.

-MCSO cited a subject for No Seatbelt.

-MCSO cited Timothy Michael Steif, 31, for Violation of the Basic Rule, 72 mph in a 55 mph zone.

-MCSO cited Shad Lee Bishop, 29, for No Seatbelt.

-MCSO cited Melvin D. Spence, 59, for No Seatbelt.

-MCSO cited a male juvenile for No Seatbelt.

-MCSO cited Paulo Lopez-Barajas, 31, for Failure to Use a Seatbelt.

-MCSO received a report that an Irrigon woman's car windows had been broken while she was gone.

-MCSO received a report that hunters were speeding on their way into Heppner.

-MCSO received a request for information regarding stopping for school bus lights.

-MCSO received a report of another cabin break-in at Penland Lake.

-MCSO received a report that older kids were harassing younger kids at the BMX track in Heppner and that kids were riding with out helmets.

-MCSO cited Jose Humberto Fernandez, 35, for No Seatbelt.

-MCSO received a report that an Irrigon resident's Nintendo 64 had been stolen.

-MCSO received a request for contact. Contact was attempted but subject was unable to be located.

-MCSO received a report that an Irrigon man found an abandoned vehicle on a dirt road with the ignition punched and the windows broken.

-MCSO cited a subject for Failure to Use a Seatbelt.

-MCSO received a report that older juveniles were cussing and harassing the younger juveniles at the BMX track.

-MCSO received a report of a vehicle pulling a camp trailer that was driving recklessly

and had no taillights near the old Kinzua Mill in Heppner.

-MCSO received a report of a male of a walking along I-84.

-MCSO received a report of a disabled vehicle past the mill towards Lexington, with two people standing outside.

-MCSO cited Jacob Randall Synder, 20, for Violation of the Basic Rule, 71 mph in a 55 mph zone.

-MCSO received a report from an Irrigon called that a subject, who is a registered sex offender, was trespassing on her property and was around her children.

**Sept. 28:** MCSO received a report of a vehicle backing into another vehicle in the parking lot of Bucknum's. It was determined to be a minor accident with no injuries.

-MCSO, OSP received a report of two subjects dumping debris from a vehicle along I-84, and cited Stephanie Pace, 19, for Driving while Suspended, No Insurance, and Failure to Renew.

-MCSO received a report from an Irrigon resident that her lawn monuments were missing.

-MCSO, OSP received a report that subjects were shooting from their vehicles.

-MCSO received a report of a drive-off in Boardman.

-MCSO received a report that the caller's vehicle was backing out of her driveway, vehicle was rescued.

-MCSO, Ione FD, received a report of a brush fire in Morgan Canyon.

-MCSO received a request for deputy contact regarding a dispute between caller and another party.

-MCSO received a report of juveniles driving on four-wheelers in a lot behind his house in Boardman.

-MCSO received a report of a found cash register in an empty field in Boardman.

-MCSO received a report of a \$5.29 drive-off from Boardman Chevron, unable to locate vehicle.

-MCSO arrested Edward Z. Pallanes, 54, for Assault IV, a felony. He is lodged at the Umatilla County Jail.

-MCSO received a report of possible poachers/trespassers near Hardman.

**\$81,500**  
Three bedroom, one bath home on large lot with fenced yard, 20'x20' deck, large partially-finished basement, rewired in 1996, repainted in 1999.



**\$45,000**  
Three bedroom, one bath, large laundry room, new carpet, newer paint, newer forced air furnace; home located near school and downtown.



**\$25,000**  
One bedroom, one bath, 762 sq. ft., 6x16 covered patio, nicely landscaped; an excellent rental, first home or easy-care retirement home.



**\$49,900 PRICE REDUCED!**  
Three bedroom, one bath, new paint, newer roof, across from city park. **PRICED TO BUY!**



**Call David Sykes to see these properties**  
(541) 676-9228 days • (541) 676-9939 evenings  
**1-800-326-2152**



**Heritage Land Co.** REALTOR

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