

RENTALS

For rent: two bedroom apartments. **Willow View**, 515 N. Elder, Heppner. 676-9019 or 208-384-1589.

7-24-tfc

For rent: 3 bedroom, 1 1/2 bath furnished home in Heppner. \$500 plus deposit. (541) 941-3321.

2-12-tfc

REAL ESTATE

Willow Creek Realty
676-5241
Joyce Kay & Jerry Holloman

10 ACRES OF LAND NEAR PRINEVILLE, with a view of the mountains and ready for building. Standard septic approved with power to property and water available. Co-listed with Coldwell Banker-Morris Real Estate. #02-08. 10808 S.E. View Top Lane. \$75,000.

THIS IS A 1918 VICTORIAN BEAUTY. 3138 sq. ft. m/l containing 4 bedrooms, 1 3/4 bath, an open winding stairway of original wood and moldings. French doors, fireplace, built-in china cupboard, wood floors and many more period amenities. Wiring, plumbing, insulation, heating system, storm windows and roofing have all been updated. This price includes an adjoining flat lot, great for 4-H animals. 230 E. Main St., Lexington. #03-01 **THIS FAMILY HOME is only \$120,000.**

COMMERCIAL BUILDING, 5130 sq. ft. m/l, located next to post office on Main Street. 2430' retail space and 2700' warehouse. Sellers will carry contract. #02-10. **Asking \$135,000.**

Heritage Land Co.

180 W. Baltimore #5, Heppner
676-5049

- 112,000 - 3 bedroom, 2 bath, 1998 double-wide home on 1.72 acres M/L in new addition above lone. 2000 sq. ft. shop, well-kept yard with underground sprinklers.
- 45,000 - 3 bedroom, 1 bath, 2-story on corner lot, newer forced air furnace, carpet and paint.
- 25,000 - 2 bedroom, 1 bath mobile, lots of storage, on view lot. Includes extra lot for garden, parking or multiple uses.
- 69,000 - nice older home with wood floors, 4 bedrooms, 1 bath, fireplace in living room and master bedroom, lots of built-in storage, separate dining room, coved ceilings, large utility room with double sinks.

Sharon Lewis 676-5233
Bob Ployhar 676-9649
A. Kim Cutsforth 676-9625
David Sykes 676-9228
www.heppner.net

TRUSTEE'S NOTICE OF SALE Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq. Trustee's Sale No. 09-MB-31924 Notice to Borrower: You should be aware that the undersigned is attempting to collect a debt and that any information obtained will be used for that purpose. Reference

is made to that certain Deed of Trust made by, Michael L. Swope, as grantor, to Mid-Columbia Title, as Trustee, in favor of Indymac Mortgage Holdings, Inc., as beneficiary, dated 3/13/1999, recorded 3/18/1999, under Instrument No. 57283, records of Morrow County, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Indymac Bank, FSB, as successor in interest to Indymac Mortgage Holdings, Inc., f/k/a INMC Mortgage Holdings Inc.. Said Trust Deed encumbers the following described real property situated in said county and state, to wit: EXHIBIT "A" Lot 1, Block 15 West, in Section 25, Township 5 North, Range 26, East of the Willamette Meridian, in the County of Morrow and State of Oregon. EXCEPTING THEREFROM that portion described in deed to the State of Oregon, by and through its State Highway Commission, recorded July 17, 1961, in Book 66, Page 324, Morrow County Deed Records. The street address or other common designation, if any, of the real property described above is purported to be: 200 W Columbia River Hwy, Irrigon, OR 97849 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 February 7, 2003 Delinquent Payments from May 15, 2002 9 payments at \$976.13 each \$8,785.17 (05-15-02 through 02-07-03) Late Charges: \$15.00 Beneficiary Advances: \$198.70 Total: \$8,998.87 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 of 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 pay-

able, said sums being the following: Unpaid Principal Balance of \$127,431.65, Plus interest thereon at 7.750% per annum from 4/15/2002, 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 June 10, 2003, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at the front entrance of the Morrow County Courthouse, 100 Court Street, Heppner, County of Morrow, 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 there 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 successors in interest, if any. Dated: February 07, 2003 Regional Trustee Services Corporation Trustee By Nanci Lambert, Authorized Agent 720 Seventh Avenue, Suite 100, Seattle, WA 98104 Phone: (206) 340-2550 Sale Information: http://www.trustee.com ASAP521792 2/19, 2/26, 3/5, 3/12 Affid

Public Notice Deadline
Mondays at 5 p.m.

PUBLIC NOTICE

Auction of Contents
One storage unit. Stor-4-U, 426 Linden Way, Heppner, 10 a.m., March 5. Contents of each to be sold as one unit.
Published: February 26, 2003

PUBLIC NOTICE
NOTICE OF PUBLIC HEARING

A public hearing will be held at 7:00 PM on March 10, 2003 at Heppner City Hall, 188 W Willow Street, to receive public testimony regarding entering into a contract with the State of Oregon to finance the water system improvements described in the Water System Master Plan adopted by the City of Heppner on April 8, 2002. By entering into a contract for the construction of the water system improvements described, the City will be borrowing \$4 million at an interest rate of 1% for a term of 30 years with \$250,000 of the loan principal forgivable. Revenues from water fees would be used to repay the loan. A copy of the plan and contract documents may be viewed at Heppner City Hall, 188 W Willow Street between the hours of 9:00 AM and 5:00 PM.
Gerald W. Breazeale
City Manager
Published: February 26 and March 5, 2003
Affid

PUBLIC NOTICE
NOTICE OF BUDGET COMMITTEE MEETING

A public meeting of the Budget Committee of the Ione Rural Fire Protection Dis, Morrow State of Oregon, to discuss the budget for the fiscal year July 1, 2003 to June 30, 2004 will be held at Ione Fire Hall, Main Street, Ione. The meeting will take place on the 10 day of March, 2003 at 7:00 P.M.. The purpose of the meeting is to receive the budget message and to receive comment from the public on the budget. A copy of the budget document may be inspected or obtained on or after March 10 at MCGG-Fertilizer, between the hours of 8:00 A.M. and 4:00 P.M..

This is a public meeting where deliberation of the Budget Committee will take place. Any persons may appear at the meeting and discuss the proposed programs with the Budget Committee.

Published: February 26 and March 5, 2003
Affid

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-66607-C

Loan No: 306597467 Reference is made to that certain deed made by, Michael A Mills and Natalie D. Mills, husband and wife as Grantor to Morrow County Abstract and Title Co., Inc., as trustee, in favor of Accubanc Mortgage Corporation, a Corporation, as Beneficiary, dated 1/12/99, recorded 1/21/99, in official records of Morrow County, Oregon in book/reel/volume No. — at page No. —, fee/file/ instrument/ microfile/ reception No. 56673 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: 2S 26 34,400 EXHIBIT "A" Commencing at the Quarter section corner between Sections 34 and 35 in Township Two (2) South of Range 26 East of the Willamette Meridian, and running thence West 20 chains, thence South 30 chains, thence South 72° 20' East 21.10 chains, thence South 55° 20' East 4 chains to the East line of said Section 34, thence South 3.30 chains to the Northeast corner of the Southeast Quarter of the Southeast Quarter of said Section 34, thence North 23° 04' East 10.56 chains, thence North 66° 56' West 4.46 chains to the East line of said Section 34, thence North 8.46 chains to the place of beginning; Commonly known as: 610 S Main Heppner, Oregon 97836 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: Unpaid principal balance of \$107,500.49; plus accrued interest plus impounds and/or advances which became due on 9/1/2002 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus im-

pounds and/or advances and late charges that become payable. Monthly Payment \$944.04 Monthly Late Charge \$36.79 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 the following, to-wit: The sum of \$107,500.49 together with interest thereon at the rate of 6.8750% per annum from 8/1/2002 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that First American Title Insurance Company, the undersigned trustee will on 6/18/2003 at the hour of 11:00 AM Standard of Time, as established by section 187.110, Oregon Revised Statutes, at the front entrance to the Morrow County Courthouse, 100 Court Street, Heppner, OR 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 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 86.753 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" include their respective successors in interest, if any. Date: January 30, 2003 **First American Title Insurance Company**, 3 First American Way Santa Ana, CA 92707, (818) 361-6998 Signature By Karen J. Cooper Assistant Secretary ASAP520449 3/26, 4/2, 4/9, 4/16 Affid

GOOD LUCK AT DISTRICT, HEPPNER MUSTANGS!



Heppner Mustangs Varsity Boys Basketball: (L-R) back-Coach Ken Eckman, Donald Adams, Luke Murray, Brandon Seitz, Brian Smith, Conor Kilkenny, Brad Adams, Assistant Coach Shang Matheny; front-Aaron Griffith, Chuy Elguezabal, Doug Orwick, Brian Haguewood, Justin Botefuhr, Josh Winters, Tanner Britt.

Heppner Mustangs vs. Stanfield or Umatilla
Friday, Feb. 28 at 8:45 p.m. in Pendleton

These businesses and individuals wish the Mustangs "Good Luck" at District... and onto State!

- Central Red Apple
- Murray Drugs, Inc., John and Ann
- Mayor Bob and Suzanne Jepsen
- Mark, Tami, Shelley and Shanna Rietmann
- Ken, Kaedene, Meghan, Madison and Lane Bailey
- Tim, Shannon, Brian, Brooke and Brynna Rust
- Dale and Linda Conklin
- Chuck, Sherry, Justin, Lexi, Ryan and Lacey Matteson
- Phil, Kathy, Jodie and Kyle Carlson
- Columbia Basin Electric Co-Op
- Mick, Shanna, Marcus McCoy and Kory Paullus
- Lexington Auto Body and Towing
- Pinnell
- Heppner Gazette-Times
- Ron, Maryanne, Christopher, Nicholas and Logan Anthony
- Ken, Judy, Jared, Sarah and Brent Eckman
- Willow Creek Realty, Talk - n- Tops, and Jerry's Barbershop - Jerry and JoyceKay
- Miller and Sons Excavating
- Shamrock Lanes and Pot O' Gold Cafe,
- Terry Lupinacci and Lyn Brewer
- Jim, Shawn, Jesse, Taylor and Nick Kempas
- John, Diane, Conor, Rory and Katie Kilkenny
- Louis and Betty Carlson
- John's Other Place and The Video Store
- Morrow County Grain Growers, Inc.
- Lott's Electric, Kit and Shirley
- Wheatland Insurance Center, Inc.
- Klamath First Federal, Member FDIC, Equal Housing Lender
- Sherrell Insurance, Brenda Sherrell
- John, Karen, Aaron, Maggie and Mack
- The Kelwayne Haguewood Family
- David, April, Chris, Allison, Andy and Camille Sykes
- The Elguezabal Family
- Les Schwab Tire Center, Heppner
- David, Rhonda, Travis and Josh Winters
- Heppner Hardware - Cliff, Bev, Peggy, John and Duane
- Pettyjohn's Farm and Builders Supply
- Stor - 4 - U
- Pat, Bobbette, Kyler, Kody, Torri, Hanna and Ali Lovgren
- Mike, Barb, Doug and Elizabeth Orwick
- Rick, Shelli, Mikel and Braden Britt
- Bank of Eastern Oregon, Member FDIC, Equal Housing Lender
- Jay, Kelly-Jo, Blair, Sloan and Baillie Keithley
- Columbia River Title Co., LLC - Pam Neal
- Wayne, Lori, Brandon and Regina Seitz
- Mark, Jan, Kyle, Mahaley and Jared Huddleston
- Keith, Angie, Stefanie and Colton Hanson



When we say there's a Klamath First near you, we're talking near you.

Since you can't always get to the bank or call during business hours, Klamath First offers a virtual branch that's as close as your lap. Our free online banking is open on the web 24 hours a day. So you can access your personal and business account information whenever and wherever you want.*

Of course you're always welcome to do your banking with us face-to-face, by phone or ATM. But with online banking, managing your money is now as easy and convenient as clicking a mouse.

Sign up at your local branch or online at klamathfirst.com or for more information call 800-285-0116.



* There is a small monthly fee for bill payment and select business services.

Member FDIC Equal Housing Lender