

REAL ESTATE

By owner: home on 25 acres with large garage and shop overlooking Willow Creek Lake. \$180,000. 676-9858. 11-5-2c

Willow Creek Realty
676-5241
Joyce Kay & Jerry Hollomon

THIS IS A 1918 VICTORIAN BEAUTY. 3138 sq. ft. m/l containing 4 bedrooms, 1 1/2 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 \$2120,000, REDUCED \$110,000.**

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. Realtor owned. #02-10. **Asking \$135,000.**

SMALL ACREAGE, 10 MILES OUT OF TOWN. 32 acres on Willow Creek; 2288 sq. ft. m/l mfg. home, 4 bedrooms, 2 1/2 baths, closed deck with hot tub included. Barn, shop, chicken house. Ready for quiet, rural living. Must see to appreciate. 64656 Willow Creek Road, Heppner. #03-03. **\$164,000.**

\$20,000 WILL BUY YOU A 82.5'x114' m/l lot and a 1968 mobile home with 2 bedrooms and 1 bath. Located out of the floodplain on a dead-end street at the edge of a nice residential area. Lot includes RV parking with full hook-ups. 400 E. Aiken St. #03-08.

Call Linda, Professional Realty, Inc., (541) 384-4193. www.professionallyrealtor.com

80 acres mountain property, buildable on 30 acres. Heppner.

3 bedroom, 3 bath, finest country living. Shop included. 8 acres. Boardman.

Farm ground. 615+ acres dryland wheat, Condon.

Farm ground with home. 334+ acres, 3 bed, 3 bath home. Condon.

Four bed, 2.5 bath on golf course, Heppner, 11.4 acres, spacious and private.

Heritage Land Co.

180 W. Baltimore #5, Heppner 676-5049

- 21,900 - lake view lot, water, sewer, paved streets.
- 60,000 - 2 bedroom, 1 bath, new furnace, garage door opener, fireplace, newer roof, fully fenced - a well maintained doll house. PRICE REDUCED.
- 69,000 - 2-plus bedroom, 1 bath, cozy home located on a dead-end street, new siding, windows and roof, well-maintained back yard with deck and storage shed.
- 75,000 - 3 bedroom, 1 bath older two-story home with small barn for storage in back yard. Appliances included in sale.
- 88,500 - 2808 sq. ft. 2-story home, 4 bedroom, 1 bath on 100'x100' lot with barn. A nice family home. lone.
- Clean, neat, large 1 bedroom apt., heat, water, sewer, garbage, furnished includes stove and refrigerator. \$300.
- One bedroom duplex, clean and neat. Water, sewer, furnished, stove and refrigerator included. \$260.

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

SERVICES

Linoleum, carpet and Pergo sale and installation. Free estimates. Call Tim Hedman, evenings, 676-9054. Licensed and bonded #78201. 1-9-tfc

GARAGE SALE

Garage Sale: Motel house garage. Friday, 8 a.m.-2 p.m., Saturday, 8 a.m.-? 11-5-1c

PLEASE check your ad on the first date of publication. While we are happy to make any necessary corrections, we cannot be responsible for errors appearing on multiple days. THANK YOU!

PUBLIC NOTICE

"The regular monthly meeting of the Morrow County Commission on Children & Families will be held on November 11, 2003, in Boardman, in the conference room of the DHS Building at 7:00 p.m. Agenda Presentation Rep. Greg Smith and other business as necessary. The public is encouraged to attend and participate in the discussions. For further information or if you need special accommodations call 676-9675."

Published: November 5, 2003

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-69940-F

Loan No: 307208869 Reference is made to that certain deed made by, Kevin M Chapman and Jamie L Chapman, husband and wife as Grantor to Mid-Columbia Title Co, as trustee, in favor of Silver Sierra Mortgage, Inc., a Nevada Corporation, as Beneficiary, dated 1/16/2001, recorded 2/26/2001, in official records of Morrow County, Oregon in book/reel/volume No. — at page No. —, fee/ file/ instrument/ microfilm/ reception No. 2001-416 Loan Modification recorded 6/28/2002 as Instrument No.2002-4779 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: 5N-27-30BB 101 Lot 5, Sandz Addition, in the City of Irrigon, County of Morrow, and State of Oregon. Commonly known as: 225 SE 7th Street Irrigon, Oregon 97844 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 \$91,567.70; plus accrued interest plus impounds and/or advances which became due on 3/1/2003 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Payment \$929.43 Monthly Late Charge \$37.18 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 \$91,567.70 together with interest thereon at the rate of 8.25% per annum from 2/1/2003 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 12/30/2003 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: August 11, 2003 First American Title Insurance Company, 3 First American Way, Santa Ana, CA 92707, (818) 361-6998 Signature By Karen J. Cooper, Assistant Secretary ASAP552264 10/15, 10/22, 10/29, 11/5 Affid

PUBLIC NOTICE TRUSTEE'S NOTICE OF SALE

Loan No: 0494916/685/Romp T.S. No.: ONMC-059113 Reference is made to that certain deed of trust made by, Janice J. Romp, an unmarried woman, as Grantor to Mid-Columbia Title Company, as trustee in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 3/11/2002, recorded 3/18/2002, as Instrument No. 2002-3730, in official records of Morrow County, Oregon, securing the following described real property, to-wit: Commonly known as: 285 S. First Street, Irrigon, OR 97844 Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and the notice of default 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: Delinquent Payments From 3/1/2003 No.Pmt. 10 Rate 7.25 %. Amount \$705.46 Total \$7,054.60 Total Late Charges: \$248.67 Other-\$27.63 Total Due Beneficiary: \$7,275.64 Total Foreclosure Fee and Costs: \$1,316.28 Total required to reinstate: \$8,591.92 Plus all accrued real property taxes, interest and/or penalties until paid. Defaults other than payment of money: 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 unpaid balance of \$79,877.41 together with interest thereon from 2/1/2003 at the rate of 7.25% until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary and/or trustee pursuant to the terms of said deed of trust. Whereof, notice is hereby given that Fidelity National Title Insurance Company, the undersigned trustee by reason of said default will on 12/03/2003 at 11:00 A.M., pursuant to Oregon Revised Statutes Sections 86.705, et seq, at 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 or certified funds the interest in the said described real property which the grantor had or had power to convey at the time of the execution 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 proceedings dismissed and the trust deed reinstated by payment to the beneficiary and/or trustee 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 successors 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. For Trustee's Sale Information Please Call (925) 603-7342. Dated: 7/16/2003 Fidelity National Title Insurance Company, as Successor Trustee, c/o Standard Trustee Service Company Washington, 2600 Stanwell Drive, Suite 200, Concord, CA 94520 (925) 603-1000 By: Amy Rigsby, as authorized Agent. RSV# 50613 10/15/03, 10/22/03, 10/29/03, 11/05/03 Affid

PUBLIC NOTICE TRUSTEE'S NOTICE OF SALE

Loan No: 0106618341 T.S. No: 1058234-09 99897 Reference is made to that certain deed made by KIMBERLEY M. GEORGE, AN UNMARRIED WOMAN AND CAROLE A. CANNON AND WILLIAM M. CANNON, WIFE AND HUSBAND as Grantor to MORROW COUNTY ABSTRACT & TITLE CO., INC., as Trustee, in favor of BANK OF EASTERN OF OREGON as Beneficiary, dated March 22, 2000, recorded March 29, 2000, in official records of MORROW County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2000-705* covering the following described real property situated in the said County and State, to-wit: TOWNSHIP 2 SOUTH, RANGE 26 EAST OF THE WILLAMETTE MERIDIAN, MORROW COUNTY, OREGON MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A. Commonly known as: 61209 HIGHWAY 207 HEPPNER OR 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: Failure to pay the monthly payment due May 1, 2003 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 \$862.89 Monthly Late Charge \$34.52 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 \$110,803.35 together with interest thereon at 5.500% per annum from April 01, 2003 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 and conditions of the said deed of trust. Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on January 27, 2004 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: September 12, 2003 CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004 CAL-WESTERN RECONVEYANCE CORPORATION Signature/By: /s/ Yvonne J. Wheeler, A.V.P.

EXHIBIT "A" Township 2 South, Range 26, East of the Willamette Meridian, in the County of Morrow and State of Oregon.

Section 34: Beginning at the Southwest Corner of the Southeast Quarter of the Southeast Quarter and lying on the centerline of the Heppner-Spray Highway; Thence East a distance of 241.12 feet along the South line of said Section 34 to a point, said point being the True Point of Beginning of this description; Thence continuing East along the South line of said Section 34, a distance of 125.75 feet to the Southwest corner of Block 12 of Wells Addition to the City of Heppner; Thence North 34°30' East a distance of 207.90 feet to a point; Thence North 54°30' West a distance of 396.00 feet to a point, said point being the Northwest corner of Block 12 of Wells Addition to the City of Heppner; Thence Southwesterly to the Northwest Corner of that property deeded to Lowell R. and Tonya A. Jones by that deed as recorded in Morrow County Deed Records as M-33545 on August 18, 1989; Thence Southeasterly along the Northeast line of the Jones property to the Northeasterly Corner of the Jones property; Thence Southwesterly along the Southeasterly line of the Jones property to the Southeasterly Corner of the Jones property; Thence South 40°00' East a distance of 75.00 feet to a point; Thence Southerly a distance of 100.00 feet, more or less, to the True Point of Beginning of this description. Published: October 15, 22, 29, and November 5, 2003 Affid (2)

PUBLIC NOTICE

Copyright Notice
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Continued next page

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