

**RECORDING NUMBER:** Instr. # 2001-2572 Book: Page:  
**RERECORDED ON:**  
**RECORDING PLACE:** Official records of the County of MORROW State of Oregon

**D. DEFAULT:** The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:

1. Monthly Payments: Monthly installments and late charges from 06/22/2003 and all subsequent installments and late charges.

**TOTAL PAYMENTS AND LATE CHARGES \$7,072.92**

2. Other Arrearages: \$0.00  
**TOTAL AMOUNT DUE: \$7,072.92**

Plus all accrued real property taxes, interest or penalties until paid.

3. Default(s) other than payment of money:

ALSO, if you 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 Beneficiary or the undersigned Trustee.

Reinstatement monies may be tendered to:

**BENEFICIAL OREGON INC.**

ATTN: LEE JACKSON  
 961 WEIGEL DRIVE  
 ELMHURST, IL 60126  
 800-958-2418 EXT 7283

**E. AMOUNT DUE:** The beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being:

Principal Balance:  
 \$79,135.51

In addition to said principal, interest at the rate provided in the Note or other instrument secured, shall be payable from 05/22/2003 at 10.980%, late charges as well as all Trustee's fees and foreclosure costs. Attorneys fees and costs, and advances arising from the Beneficiary's protection of its security and preservation of the property may accrue after the date of this notice.

**F. ELECTION TO SELL:** NOTICE IS HEREBY GIVEN That the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execu-

tion of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.

**G. TIME AND PLACE OF SALE:**

TIME: 10:00 A.M. Friday, 07/16/2004

PLACE: AT THE COURT STREET ENTRANCE MORROW COUNTY COURT-HOUSE HEPPNER, OR

**H. RIGHT TO REINSTATE:** NOTICE IS FURTHER GIVEN That at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees not exceeding the amounts is provided by said O.R.S. 86.753.

I. 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.

This office is attempting to collect a debt and any information obtained will be used for that purpose.

DATED: February 23, 2004  
**FIRST AMERICAN TITLE INSURANCE COMPANY, NY,** as said Trustee

By: /s/ RAUL LIRIO  
 It's: ASSISTANT SECRETARY

Address for Trustee:  
 First American Title Insurance Company  
 c/o Meridian Trust Deed Service  
 4675 MacArthur Court  
 Suite 1540  
 Newport Beach, CA 92660  
 Phone: 949-477-5830  
 For sale information call 714-480-5690

Published: March 31, April 7, 14 and 21, 2004  
 Affid

**PUBLIC NOTICE TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain trust deed made by Robert M. Kenney and Janet N. Beamer Kenney, as grantor, to Mid Columbia Title Company, as trustee, in favor of Morrow Development Corporation, as beneficiary, dated October 2, 2001, recorded on October 22, 2001, in the

Records of Morrow County, Oregon, in book/reel/volume No. at page , or as fee/file/instrument/microfilm/reception No. 2001-2560 (indicate which), covering the following described real property situated in that county and state, to-wit:

Parcel 3 of PARTITION PLAT 2000-12, in the County of Morrow and State of Oregon. Together with a 1974 Pacific Mobile Home, Vehicle Identification Number 24CGDS0754, License Number X102465, which is firmly affixed to the property and a part of it.

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 A attached hereto and by this reference incorporated herein.

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 following, to-wit:

See Exhibit A attached hereto and by this reference incorporated herein.

WHEREFORE, notice is hereby given that the undersigned trustee will on July 9, 2004, at the hour of 2:00 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at front door, Port of Morrow office, Two Marine Drive in the city of Boardman, 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 February 15, 2004 /s/ Sam Tucker

EXHIBIT A  
 Loan # 1

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:

Monthly installments of \$962.28 each commencing with the payment due September 12, 2003 and continuing each month until December 12, 2003, at which time the sum of \$1455.21 is due, and said \$1455.21 is due on the 12th of each month thereafter until the Trust Deed is reinstated or goes to Trustee's sale, plus accumulated late charges of \$721.09 through December 31, 2003 plus monthly late charges of \$21.88 each beginning January 22, 2004 until paid, plus all fees, costs and expenses associated with this foreclosure.

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 following, to-wit:

The sum of \$146408.50, with interest thereon at the rate of 8.25% per annum from January 1, 2004 until paid, plus all fees, costs and expenses associated with this foreclosure, all sums expended by beneficiary to protect the property or the beneficiary's interest therein.

Published: March 31, April 7, 14 and 21, 2004  
 Affid

**PUBLIC NOTICE TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain trust deed made by Robert M. Kenney and Janet N. Beamer Kenney, as grantor, to Columbia River Title Company LLC, as trustee, in favor of Morrow Development Corporation, as beneficiary, dated April 25, 2003, recorded on April 28, 2003 in the Records of Morrow County, Oregon, in book/reel/volume No. M-2003 at page 7478, or as fee/file/instrument/microfilm/reception No. - (indicate which), covering the following described real property situated in that county and state, to-wit:

Parcel 3 of PARTITION PLAT 2000-12, in the County of Morrow and State of Oregon. Together with a 1974 Pacific Mobile Home, Vehicle Identification Number 24CGDS0754, License Num-

ber X102465, which is firmly affixed to the property and a part of it.

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 A attached hereto and by this reference incorporated herein.

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 following, to-wit:

See Exhibit A attached hereto and by this reference incorporated herein.

WHEREFORE, notice is hereby given that the undersigned trustee will on July 9, 2004, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at front door, Port of Morrow office, Two Marine Drive in the city of Boardman, 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 February 15, 2004 /s/ Sam Tucker

EXHIBIT A  
 Loan # 2

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:

Monthly installments of \$674.84 each commencing with the payment due September 12, 2003 and continuing each month until December 1, 2003, at which time the sum of \$836.38 is due, and said \$836.38 is due on the 1st of each month thereafter until the Trust Deed is reinstated or goes to Trustee's sale, plus accumulated late charges of \$419.69 through December 31, 2003 plus monthly late charges of \$12.55 each beginning January 11, 2004 until paid, plus all fees, costs and expenses associated with this foreclosure.

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 following, to-wit:

The sum of \$104,131.17 with interest thereon at the rate of 8.25% per annum from January 4, 2004 until paid, plus all fees, costs and expenses associated with this foreclosure, all sums expended by beneficiary to protect the property or the beneficiary's interest therein.

Published: March 31, April 7, 14 and 21, 2004  
 Affid

**PUBLIC NOTICE NOTICE OF BUDGET COMMITTEE MEETING IONE SCHOOL DISTRICT #2**

NOTICE IS HEREBY GIVEN, pursuant to ORS 294.401, that a meeting of the budget committee of the Ione School District #2 will be held on the 13th day of April, 2004 at 7:00 p.m. for the purpose of receiving the budget message and budget document of the district for the fiscal year 2004-2005. The meeting will be held at the Ione Schools, 445 Spring Street, Ione, Oregon.

This is a public meeting where deliberations of the budget committee will take place and any person may appear and comment on proposed programs with the budget committee at that time. A copy of the budget document will be available at Ione Schools at the time of the meeting.

George Murdock, Budget Officer  
 Published: March 24 and April 7, 2004  
 Affid

**OWC to hold meeting**

The Oregon Wheat Commission will hold a strategic planning session on Tuesday, April 13 at 9 a.m. and a regular meeting Wednesday, April 14 at 8 a.m., both will be at the Best Value Sandman Inn located at 2410 E. "R" Ave., La Grande.

Commission meetings are open to the public and anyone wishing to participate is encouraged to do so. The meeting is accessible to persons with disabilities. A request for an interpreter for the hearing impaired should be made at least 48 hours in advance of the meeting to the commission office at (503) 229-6665 or TTY (503) 986-4762.

**Why we walk Emily Thompson**

Emily Thompson is a sixth grader at Heppner Elementary School. She enjoys playing sports (softball is her favorite) and participating in her 4-H cooking class.

Thompson decided she would like to form a team and walk in the MS Walk. Along with her friends, she came up with the name,

"Mustang Striders." Thompson, her brother Steven and friends, along with their teacher, Jannie Allen will be wearing "Blue and Gold" the day of the walk.

When asked why she is walking, Thompson stated that she wanted to help find a cure for the devastating effects of Multiple Sclerosis and forming a team with her friends sounded like fun.

She wants to encourage other students to form a team and walk April 17. If you have any questions on how to sign-up please contact Merilee McDowell at 676-5238.



Emily Thompson

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*"BEO's Mortgage staff is exceptional! They go above and beyond and are so patient with people like me who had no idea how the process goes. Thanks so much ~ you are great!"*

*- Harlan and Linda Dunaway, Heppner*

**Melissa Lindsay, Mortgage Mgr.**

**877-472-6217**

**Bank of Eastern Oregon** Member FDIC

