

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 Pacifica Mobile Home, Vehi- lence 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 "benefi-

ciary" 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 Pacifica 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 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**

The Morrow County School District Board of Directors will meet in Executive Session under ORS 192.660(1)(d) to discuss labor negotiations. That meeting is scheduled for Tuesday, April 20th, 2004 at the District Office in Lexington, OR beginning at 6:30 pm. The Budget Committee meeting will follow at 7:00 pm.  
Published: April 21, 2004

**PUBLIC NOTICE**

**NOTICE OF BUDGET COMMITTEE MEETING DATE CHANGE**  
A public meeting of the budget committee of the City of Ione, Morrow County, State of Oregon, to discuss the budget

for the fiscal year July 1, 2004 to June 30, 2005 will be held at Ione City Hall 385 W. 2nd St., Ione, OR. The meeting will take place on the 29th day of April, 2004 at 6:00 PM. If a second meeting is necessary, it will be held at the same location on the 6th day of May, 2004 at 6:00 PM. The purpose of the meeting is to receive the budget message and to receive public comment on the budget. A copy of the budget document may be inspected or obtained on or after May 7, 2004 at Ione City Hall, between the hours of 7:00 AM and 3:30 PM.

This is a public meeting where deliberation of the budget committee will take place. Any person may appear at the meeting and discuss the proposed programs with the Budget Committee.  
Published: April 21 and 28, 2004  
Affid

**PUBLIC NOTICE**

**NOTICE OF BUDGET COMMITTEE MEETING**  
A public meeting of the Budget Committee of the City of Heppner, Morrow County, State of Oregon to discuss the budget for the fiscal year July 1, 2004 to June 30, 2005 will be held at Heppner City Hall. The meeting will take place on the 11th of May, 2004 at 7:00 PM. The purpose of the meeting is to receive the budget message and to receive comment from the public on the budget. If necessary, a second meeting will be held May 12, 2004 at 7:00 PM, to complete the budget process. A copy of the budget may be inspected or obtained on or after May 12, 2004 at Heppner City Hall, 188 NW Willow Street, between the hours of 9:00 AM and 5:00 PM.

This is a public meeting where deliberations of the Budget Committee will take place. Any person may appear at the meeting and discuss the proposed programs with the Budget Committee. Persons who wish to attend and need assistance are asked to call (541) 676-9618, or TTY relay 1-800-735-2900.  
Published: April 21 and 28, 2004  
Affid

**PUBLIC NOTICE**

The Budget Committee of the City of Heppner will hold a public hearing on May 11, 2004, at 7:00 PM at Heppner City Hall, 188 W. Willow Street, to consider and hear comments from the public on the City's election to receive State Revenue Sharing funds for the fiscal year 2004-2005 and the possible use of these funds.  
Gerald W. Breazeale  
Budget Officer  
Published: April 21 and 28, 2004  
Affid

**PUBLIC NOTICE**

**NOTICE OF BUDGET COMMITTEE MEETING**  
A public meeting of the Budget Committee of the Ione Rural Fire Protection District #6-604, Morrow State of Oregon, to discuss the budget for the fiscal year July 1, 2004 to June 30, 2005 will be held at Ione Fire Hall. The meeting will take place on the 10th day of May, 2004 at 7:30 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 April 13th, 2004 at MCGG in Ione, between the hours of 8:00 A.M. and 5:00 P.M..

This is a public meeting where deliberation of the Budget Committee will take place. Any person may appear at the meeting and discuss the proposed programs with the Budget Committee.  
Published: April 21 and May 5, 2004  
Affid

**PUBLIC NOTICE/**  
**LEGAL NOTICE**  
**DEADLINE**  
**MONDAYS AT 5 p.m.**

**PUBLIC NOTICE**  
**TRUSTEE'S NOTICE**  
**OF SALE**  
Loan No: 6530361473  
T.S. No: 1065643-09  
106793  
Reference is made to that certain deed made by MARK S. MORRIS as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of BANK OF AMERICA N.A. as Beneficiary, dated January 14, 2003, recorded January 29, 2003, in official records of MORROW County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2003-6668 covering the following described real property situated in the said County and State, to-wit:  
LOT 9, EDGEWOOD VILLA, IN THE CITY OF IRRIGON, COUNTY OF MORROW AND STATE OF OREGON.  
Commonly known as:  
1375 EAST IDAHO AVENUE 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 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 December 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 \$652.24  
Monthly Late Charge \$32.61  
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 \$76,940.11 together with interest thereon at 6.000% per annum from November 01, 2003 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 July 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 succes-

**PUBLIC NOTICE**  
**TRUSTEE'S NOTICE**  
**OF SALE**  
Loan No: 6530361473  
T.S. No: 1065643-09  
106793

Reference is made to that certain deed made by MARK S. MORRIS as Grantor to

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of BANK OF AMERICA N.A. as Beneficiary,

dated January 14, 2003, recorded January 29, 2003, in official records of MORROW County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2003-6668 covering the following described real property situated in the said County and State, to-wit:

LOT 9, EDGEWOOD VILLA, IN THE CITY OF IRRIGON, COUNTY OF MORROW AND STATE OF OREGON.

Commonly known as:  
1375 EAST IDAHO AVENUE 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 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 December 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 \$652.24  
Monthly Late Charge \$32.61  
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 \$76,940.11 together with interest thereon at 6.000% per annum from November 01, 2003 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 July 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 succes-

sor 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: March 16, 2004  
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.  
Published: April 21, 28, May 5 and 12, 2004  
Affid (2)

**PUBLIC NOTICE**  
**TRUSTEE'S NOTICE**  
**OF SALE**  
Loan No: 1004013799  
T.S. No: 1063509-09  
107016

Reference is made to that certain deed made by SWAYNE R. EVANS AND MARY A. EVANS, HUSBAND AND WIFE as Grantor to MID-COLUMBIA TITLE COMPANY, as Trustee, in favor of FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, dated January 09, 2001, recorded January 24, 2001, in official records of MORROW County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2001-143 covering the following described real property situated in the said County and State, to-wit:

PARCEL 1 OF PARTITION PLAT NO. 1998-12, IN THE COUNTY OF MORROW AND STATE OF OREGON.

Commonly known as:  
74678 COLUMBIA LANE 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 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 October 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 \$548.24  
Monthly Late Charge \$27.41  
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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 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

Failure to pay the monthly payment due October 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 \$548.24  
Monthly Late Charge \$27.41  
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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 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

Failure to pay the monthly payment due October 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 \$548.24  
Monthly Late Charge \$27.41  
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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 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

Failure to pay the monthly payment due October 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 \$548.24  
Monthly Late Charge \$27.41  
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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 2004 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
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Failure to pay the monthly payment due October 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.  
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Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on August 03, 2004 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
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Failure to pay the monthly payment due October 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 \$548.24  
Monthly Late Charge \$27.41  
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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 2004 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
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Failure to pay the monthly payment due October 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.  
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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 \$59,090.12 together with interest thereon at 10.500% per annum from September 01, 2003 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 August 03, 2004 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
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