

PUBLIC NOTICE

under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges. Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents. The amount required to cure the default in payments to date is calculated as follows: From: 12/1/2022 Total of past due payments: \$10,830.11 Late Charges: \$426.40 Additional charges (Taxes, Insurance, Corporate Advances, Other Fees): \$4,338.22 Suspense Credit: (\$31.07) Trustee's Fees and Costs: \$1,638.00 Total necessary to cure: \$17,201.66 Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee ZBS Law, LLP, to obtain a "reinstatement" and or "pay-off" quote prior to remitting funds. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety to date is: \$204,201.86 Said sale shall be held at the hour of 11:00 AM on 12/8/2023 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place: At the front entrance to the Morrow County Courthouse, 100 Court Street, Heppner, OR 97836 Other than as shown of record, neither the said beneficiary nor the said trustee have any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the Trust Deed, or of any successors) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except: NONE Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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(s) of the Trust Deed, and in addition to paying said 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 the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778. The mailing address of the trustee is: ZBS Law, LLP 5 Centerpointe Dr., Suite 400 Lake Oswego, OR 97035 (503) 946-6558 In construing this notice, the masculine gender 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. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. Dated: 7/25/2023ZBS Law, LLP By: Amber L. Labrecque, Esq., OSB#094593 ZBS Law, LLP Authorized to sign on behalf of the trustee A-4792244 09/27/2023, 10/04/2023, 10/11/2023, 10/18/2023 Published September 27, October 4, 11, 18, 2023 affidavit

TRUSTEE'S NOTICE OF SALE TS NO.: 23-65450 Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by KAREN ALARCON CORTES AND SALVADOR CORTES GONZALEZ, AS JOINT TENANTS as Grantor to MID-COLUMBIA TITLE COMPANY, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HOMESTREET BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 12/21/2021, recorded 12/30/2021, as Instrument No. 2021-50475, in mortgage records of Morrow County, Oregon covering the following described real property situated in said County and State, to-wit: LOT 14, RIVER RIDGE ESTATES - PHASE 3, IN THE CITY OF BOARDMAN, COUNTY OF MORROW AND STATE OF OREGON. The street address or other common designation, if any for the real property described above is purported to be: 137 SW EAGLE DR BOARDMAN, OREGON 97818 The Tax Assessor's Account ID for the Real Property is purported to be: 4N2517DB00914 /12783 Both the beneficiary and the trustee, ZBS Law, LLP have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which die grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys. The default for which the foreclosure is made is: The monthly installment of principal

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and interest which became due on 3/1/2023, late charges, and all subsequent monthly installments of principal and interest. You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges. Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents. The amount required to cure the default in payments to date is calculated as follows: From: 3/1/2023 Total of past due payments: \$9,042.65 Late Charges: \$247.70 Additional charges (Taxes, Insurance, Corporate Advances, Other Fees): \$1,493.00 Trustee's Fees and Costs: \$1,461.00 Total necessary to cure: \$12,244.35 Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee ZBS Law, LLP, to obtain a "reinstatement" and or "pay-off" quote prior to remitting funds. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety to date is: \$303,867.07 Said sale shall be held at the hour of 11:00 AM on 12/8/2023 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place: At the front entrance to the Morrow County Courthouse, 100 Court Street, Heppner, OR 97836 Other than as shown of record, neither the said beneficiary nor the said trustee have any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the Trust Deed, or of any successors) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except: NONE Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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(s) of the Trust Deed, and in addition to paying said 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 the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778. The mailing address of the trustee is: ZBS Law, LLP 5 Centerpointe Dr., Suite 400 Lake Oswego, OR 97035 (503) 946-6558 In

FIVE- Heppner Gazette-Times, Heppner, Oregon

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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. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. Dated: 7/25/2023 ZBS Law, LLP Amber L, Labrecque, Esq., OSB#094593 ZBS Law, LLP Authorized to sign on behalf of the trustee A-4792249 09/27/2023, 10/04/2023, 10/11/2023, 10/18/2 Published September 27, October 4, 11, 18, 2023 affidavit

S U M M O N S DOMESTIC RELATIONS IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF MORROW Case No: 23DR16276 In the Matter of the Marriage of: Kevin Aaron Alvarado Petitioner And Shanelle Heart Gaines Respondent **T O : S h a n e l l e H e a r t G a i n e s R e s p o n d e n t** **YOU ARE HEREBY REQUIRED** to appear and defend the petition filed against you in the above titled cause within thirty (30) days From the date of service of this summons upon you, and in case of Your failure to do so, for want thereof. Petitioner will apply to the Court For relief demanded in the petition **NOTICE TORESPONDENT READ THESE PAPERS CAREFULLY!** You must "appear" in this case or the other side will win automatically. **TO "APPEAR " YOU MUST FILE A LEGAL PAPER CALLED A "RESPONSE" OR A MOTION.** Response forms are available through the court listed Above or online at www.courts.oregon.gov. Talk to a lawyer for information about appearing by motion. Your Response must be filed with the court clerk at the court listed above within 30 Days of the day you received this SUMMONS, along with the required filing fee (go to www.courts.oregon.gov for fee information.) It must be in proper form and you must show that the Petitioners lawyer (or the Petitioner if he or she does not have a lawyer was formally served with a copy of the Response according to the service rules. Service rules are included in Instructions for Respondents, available at (www.courts.oregon.gov) If you have questions, see a lawyer immediately. If you need help finding a lawyer, you call the Oregon State Bar's LawyerReferralService at 503-684-3763 or toll free in Oregon at (800)452-7636, or go to www.Oregon-statebar.org. Dated this 27th of September, 2023 S/M Linda Gonzalez, Non-Party Server Email

lkgochoa@gmail.com 541-571-6590
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Wednesday, October 4, 2023

FENCING

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