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MISCELLANEOUS:
Donate your car, truck, boat, RV and more to support our veterans! Schedule a FAST, FREE vehicle pickup and receive a top tax deduction! Call Veteran Car Donations at 1-866-695-9265 today!

MISCELLANEOUS:

Gazette-Times CLASSIFIED ADS

.50 per word/\$5.00 minimum Card of Thanks: \$10 (up to 100 words) Deadline: MONDAY at 5 p.m.

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PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE TS NO.: 23-64887 Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by DENNIS STEFANI as Grantor to MORROW COUNTY ABSTRACT and TITLE CO., INC., as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 11/2/2001, recorded

11/13/2001, as Instrument No. 2001- 2720, modified under Loan Modification Agreement dated 9/3/2015 in mortgage records of Morrow County, Oregon covering the following described real property situated in said County and State, to-wit: THE WEST HALF OF LOT 20 OF WILLS ADDITION TO THE CITY OF IONE, COUNTY OF MORROW, STATE OF OREGON. The street address or other common designation, if any for the real property described above is purported to be: 415 MAIN STREET IONE, OREGON 97843 The Tax Assessor's Account ID for the Real Property is purported to be: 1S2404DD00900 / 4722 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 the 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 and interest which became due on 12/1/2022, 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, ad-

vances 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 "re-

instatement' 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 proper-

ty, 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