

PUBLIC NOTICE

97035 (503) 946-6558 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. 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 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 affid

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 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 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, 10/18/2023 Published September 27, October 4, 11, 18, 2023 affid 4c

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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 **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 TO RESPONDENT 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 Lawyer-Referral Service at 503-684-3763 or toll free in Oregon at (800)452-7636, or go to [FIVE- Heppner Gazette-Times, Heppner, Oregon](http://www.Oregon-</p>
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statebar.org. Dated this 27th of September, 2023 S/M Linda Gonzalez, Non-Party Server Email lkgochoa@gmail.com 541-571-6590 Published September 27, October 4, 11, 18, 2023

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-23-961726-BB Reference is made to that certain deed made by, MICHELLE KAYDEN QUIRICONI, A MARRIED WOMAN AS HER SEPARATE ESTATE as Grantor to MID-COLUMBIA TITLE COMPANY, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HAPO COMMUNITY CREDIT UNION, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 4/24/2018, recorded 4/25/2018, in official records of MORROW County, Oregon in and/or as fee/file/instrument/microfilm/reception number 2018-42149 and subsequently assigned or transferred by operation of law to FLAGSTAR BANK, N.A. covering the following described real property situated in said County, and State. APN: 11443 4N2517DB00225 LOT 38, PLAT OF RIVER RIDGE ESTATES, PHASE 2, IN THE CITY OF BOARDMAN, COUNTY OF MORROW AND STATE OF OREGON. Commonly known as: 125 FALCON CT, BOARDMAN, OR 97818-9503 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7). 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 86.752(3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sum: TOTAL REQUIRED TO REINSTATE: \$11,763.25 TOTAL REQUIRED TO PAYOFF: \$151,099.88 Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. By reason of the default, 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 installments of principal and interest which became due on 1/1/2023, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for

late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents. Whereof, notice hereby is given that QUALITY LOAN SERVICE CORPORATION, the undersigned trustee will on 1/16/2024 at the hour of 1:00:00 PM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, At the Front Entrance to the Morrow County Courthouse, located at 100 South Court Street, Heppner, OR 9783 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 86.778 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. Other than as shown of record, neither the beneficiary nor the trustee has 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 successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest MICHELLE QUIRICONI 125 FALCON CT BOARDMAN, OR 97818 Original Borrower For Sale Information Call: 800-280-2832 or Login to: www.auction.com In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by QUALITY LOAN SERVICE CORPORATION. If any irregularities are discovered within 10 days of the date

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of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. 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. NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771. TS No: OR-23-961726-BB Dated: 9/8/2023 Quality Loan Service Corporation, as Trustee Signature By: Robert W. McDonald, Vice President Trustee's Mailing Address: QUALITY LOAN SERVICE CORPORATION 108 1st Ave South, Suite 450, Seattle, WA 98104 Toll Free: (866) 925-0241 Trustee's Physical Address: Quality Loan Service Corporation 2763 Camino Del Rio South San Diego, CA 92108 Toll Free: (866) 925-0241 IDS-Pub #0188306 10/11/2023 10/18/2023 10/25/2023 11/1/2023 published: October: 11, 18, 25, November 1, 2023. Affid 4pd

FENCING**Fencing**

Lancaster Fencing LLC is looking to gain some local clientele. With over 10+ years experience, I am confident I can deliver 100% customer satisfaction. Check out my website to see pictures of completed projects I've done and customer reviews. Contact Nathan @ 360-953-1318 Lancasterfencingllc.com Licensed & Bonded 9-7-TFN