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• Shelley McCabe, D.P.T.
• Krystal Seitz, OTR/L
• Regi Lazinka, CCC-SLP
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Gazette-Times CLASSIFIED ADS

.55 per word/\$5.00 minimum Card of Thanks: \$16 (up to 100 words) Deadline: MONDAY at 5 p.m.

PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-25-1006881-RM Reference is made to that certain deed made by, DENISE L WALLAIN as Grantor to MID-COLUMBIA TITLE COMPANY, as trustee, in favor of M&T MORTGAGE CORPORATION, as Beneficiary, dated 7/8/2002, recorded 7/30/2002, in official records of MORROW County, Oregon in book/reel/ volume No. and/or as fee/ file/instrument/microfilm/ reception number 2002-5067 and unrecorded loan modification dated 9/15/2015 and subsequently assigned or transferred by operation of law to US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust covering the following described real property situated in said County, and State. APN: 4N2517-AA-00900 3911 LOT 5, BLOCK 2, COLUMBIA TERRACE ADDITION, IN THE CITY OF BOARDMAN, COUNTY OF MORROW AND STATE OF OREGON. Commonly known as: 102 BLALOCK STREET, BOARDMAN, OR 97818 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: \$6,158.36 TOTAL REQUIRED TO PAYOFF: \$63,217.20 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 9/1/2024, 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 9/11/2025 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, Inside the main lobby of the Morrow County Courthouse, located at 100 Court St, Heppner, OR 97836 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