

TRUSTEE'S NOTICE OF SALE
File No. 7025.21239

Reference is made to that certain trust deed made by Benjamin B Younce and Char Younce, Husband and Wife, as grantor, to Northwest Trustee Services, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Guild Mortgage Company, a California Corporation, as beneficiary, dated 09/16/13, recorded 09/17/13, in the mortgage records of Multnomah County, Oregon, as 2013-126372 and subsequently assigned to Guild Mortgage Company, a California Corporation by Assignment recorded as 2014-052801, covering the following described real property situated in said county and state, to wit: Lot 10, Block 1, Mossytrees Park, in the City of Gresham, County of Multnomah and State of Oregon. PROPERTY ADDRESS: 4592 Southeast 17th Court Gresham, OR 97080 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 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1,564.63 beginning 02/01/15; plus late charges of \$62.59 each month beginning 02/16/15; plus prior accrued late charges of \$753.29; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$238,953.69 with interest thereon at the rate of 4.5 percent per annum beginning 01/01/15; plus late charges of \$62.59 each month beginning 02/16/15 until paid; plus prior accrued late charges of \$753.29; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. WHEREFORE, notice hereby is given that the undersigned trustee will on October 30, 2015 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: between the inner and outer doors of the main entrance of the Multnomah County Courthouse, 1021 S.W. 4th Avenue, in the City of Portland, County of Multnomah, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property 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 sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.786 and 86.789 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. 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 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Without limiting the trustee's disclaimer of representation 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. The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. For further information, please contact: Nanci Lambert Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 586-1900 Younce, Benjamin B (TS# 7025.21239) 1002.281524-File No.

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