

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by PHILLIP M. TOWNLEY AND MICHELLE D. TOWNLEY, HUSBAND AND WIFE as grantor, to FIDELITY NATIONAL TITLE COMPANY as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GMAC MORTGAGE, LLC F/K/A GMAC MORTGAGE CORPORATION as beneficiary, dated April 26, 2007, recorded April 27, 2007, in the mortgage records of Multnomah County, Oregon, as Document No. 2007-075715, and assigned to DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QA5 by assignment recorded on September 2, 2014 in the records of Multnomah County, Oregon, as Document No. 2014-086667, covering the following described real property situated in said county and state, to wit:

A TRACT OF LAND IN THE SOUTHWEST ONE-QUARTER OF SECTION 22, TOWNSHIP 1 SOUTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN, IN THE CITY OF GRESHAM, MULTNOMAH COUNTY, OREGON, AND BEING DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY RIGHT OF WAY LINE OF SE DEER CREEK PLACE, SAID POINT BEING THE EASTERLY CORNER COMMON TO LOTS 164 AND 165, PERSIMMON NO. 5, RECORDED IN BOOK 1241, PAGES 13-16, MULTNOMAH COUNTY PLAT RECORDS; THENCE SOUTH 48°59'31" WEST, ALONG THE LINE COMMON TO SAID LOTS 164 AND 165 AND ITS SOUTHWESTERLY EXTENSION, 142.75 FEET TO A 5/8 INCH IRON ROD; THENCE SOUTH 12°04'50" EAST 211.00 FEET TO A 5/8 INCH IRON ROD; THENCE NORTH 56°09'16" EAST 172.20 FEET TO THE SOUTHEAST CORNER OF SAID LOT 164; THENCE NORTH 12°04'50" WEST ALONG THE EASTERLY LINE OF SAID LOT 164, A DISTANCE OF 212.60 FEET TO THE SOUTHERLY RIGHT OF WAY LINE OF SE DEER CREEK PLACE AND A POINT OF NON-TANGENT CURVATURE; THENCE SOUTHWESTERLY, ALONG THE ARC OF A 41.00 FOOT RADIUS CURVE RIGHT (THE RADIUS POINT OF WHICH BEARS NORTH 31°36'58" WEST), THROUGH A CENTRAL ANGLE OF 50°47'56", 36.35 FEET (CHORD BEARS SOUTH 83°47'00" WEST 35.17 FEET) TO THE POINT OF BEGINNING.

PROPERTY ADDRESS: 4682 SE Deer Creek Pl, Gresham, OR 97080

There is a default by the grantor or other person owing an obligation or by their successor in interest, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantors' failure to pay when due the following sums: monthly payments beginning April 1, 2014 with interest due in the amount of \$66,687.00; plus escrow advances of \$19,017.08; less a suspense balance of \$2,879.57; 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 said trust deed immediately due and payable, said sums being the following, to wit: \$567,550.00 with interest thereon at the rate of 4.70000 percent per annum beginning March 1, 2014 in the amount of \$68,800.58; plus escrow advances of \$19,017.08; less a suspense balance of \$2,879.57; plus other fees and costs in the amount of \$6,679.66; 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 property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice is hereby given that the undersigned trustee will on February 23, 2017, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at Multnomah County Courthouse Front Entrance, 1021 SW 4th Avenue, Portland, OR 97204, 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 real property described above, 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 the sale, including reasonable charges by the trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time that is not later than 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 principle 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.778.

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

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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Robinson Tait, P.S.
901 Fifth Avenue, Suite 400
Seattle, WA 98164

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12/2, 12/9, 12/16, 12/23/2016