

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by TERRY A. CUMMINS, A SINGLE WOMAN, as grantor, to FIDELITY NATIONAL TITLE INS CO as trustee, in favor of WELLS FARGO BANK, N.A. as beneficiary, dated April 29, 2011, recorded May 4, 2011, in the mortgage records of Multnomah County, Oregon, as Document No. 2011-052793, covering the following described real property situated in said county and state, to wit:

THE NORTH ONE-HALF OF LOTS 1 AND 2, BLOCK 27, FAIRVIEW, IN THE CITY OF FAIRVIEW, COUNTY OF MULTNOMAH AND STATE OF OREGON

PROPERTY ADDRESS: 325 4th Street, Fairview , OR 97024

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 of \$8,779.24 beginning September 1, 2015 through March 10, 2016; plus accrued late charges in the amount of \$245.80; 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: \$164,726.95 with interest thereon at the rate of 5.25000 percent per annum beginning August 1, 2015; plus escrow advances of \$3,414.92; plus accumulated late charges in the amount of \$245.80; 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 July 12, 2016, 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.

710 Second Ave, Suite 710

Seattle, WA 98104

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY.

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4/12, 4/19, 4/26, 5/3/2016