

Recordation Requested By:  
Chetco Federal Credit Union  
P.O. Box 3000J  
Harbor, OR 97415

After recording return to:  
Chetco Federal Credit Union  
P.O. Box 3000J  
Harbor, OR 97415

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by, GREGORY F. HANBY and TINA M. HANBY as grantor(s) to FIRST AMERICAN TITLE INS. CO. OF OREGON, as trustee, in favor of CHETCO FEDERAL CREDIT UNION, as Beneficiary/Lender, dated 5/5/2004, recorded 5/17/2004, in the official records of Coos County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/micro-file/reception No. 2004-6585 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R24571.00, Real Property In the County of Coos, State of Oregon, described as follows: THE SOUTH 26.4 FEET OF LOT 5, ALL OF LOT 6 AND THE NORTH 36 FEET OF LOT 7, BLOCK 3, COMMERCIAL ADDITION TO BANDON, COOS COUNTY, OREGON. Commonly known as: 135 ALABAMA AVE., & LOT 3, WISTERIA LANE, BANDON, OR 97411. 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 86.753(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Unpaid principle balance of \$355,656.67; plus accrued interest plus impounds and/or advances which became due on 12/10/2008 plus late charges, and all subsequent installments of principle, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Payment \$2,665.20 Monthly Late Charge \$533.04 by this Reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$355,656.67 together with interest thereon at the rate of 7.750% per annum from 12/10/2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that PETER C. SPRATT ATTORNEY AT LAW, OSBA #96480, the undersigned trustee will on 11/23/2009 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, on the Front Steps of the Coos County Courthouse, 250 North Baxter Street, in the City of Coquille, County of Coos, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor(s) had or had power to convey at the time of the execution by them of the said trust deed, together with any interest which the grantor(s) or their 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 86.753 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 principle 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

COOS COUNTY CLERK, OREGON TOTAL \$31.00  
TERRI L. TURI, CCC, COUNTY CLERK

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prior to five days before the date last set for sale. 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 word "trustee" and "beneficiary" include their respective successors in interest, if any. For further information, please contact Matthew Bier, Chetco Federal Credit Union at (541) 469-7700, or Toll-Free: 1-800-237-8064

Dated:

Peter C. Spratt  
Peter C. Spratt, Attorney at Law, OSBA #96480

STATE OF OREGON            )  
  ) ss.  
COUNTY OF CURRY         )

On, Sept. 11, 2009 before me, the undersigned, a Notary Public in and for the State of Oregon, duly commissioned and sworn, personally appeared Peter C. Spratt, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged to me that he signed and sealed the said instrument as his free and voluntary act and deed for the uses and purposes therein mentioned.

WITNESS my hand and official seal hereto affixed the day and year in this certificate above written.



Carol E. Harrell  
NOTARY PUBLIC in and for the State of Oregon,  
Residing at 16147 Hwy 101 So Harbor OR  
My commission expires July 19, 2013

COOS COUNTY CLERK, OREGON       TOTAL \$31.00  
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