

Multnomah, 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. For Sale Information, contact Xome at (800) 758-8052 or www.xome.com. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the trustee's deed has been issued by Affinia Default Services, LLC. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders rights against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. 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. NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771. Pursuant to the Fair Debt Collection Practices Act, you are advised that Affinia Default Services, LLC may be deemed to be a debt collector and any information obtained may be used for that purpose. File No.: 26-01007OR Dated: 03/31/2026 Affinia Default Services, LLC By: /s/ Phily Eng Name: Phily Eng Title: Foreclosure Processor Trustee's Mailing Address: Affinia Default Services, LLC 16000 Christensen Rd., Suite 310 Tukwila, WA 98188 Phone Number: (509) 836-3799 Trustee's Physical Address: Affinia Default Services, LLC 10151 SE Sunnyside Road, Suite 490 Clackamas, OR 97015 Email: inquire@affinadefault.com NPP#0487186 To: GRESHAM OUTLOOK 05/06/2026, 05/13/2026, 05/20/2026, 05/27/2026 Published May 6, 13, 20 & 27, 2026.

TRUSTEE'S NOTICE OF SALE
 File No. 26-010450R Reference is made to that certain deed of trust made by M. Chris Kerchum, as grantor, to First American Title Insurance Company, as trustee, in favor of Advertis Credit Union, as beneficiary, dated March 31, 2020, recorded April 6, 2020, in the records of Multnomah County, Oregon, under instrument No. 2020-040150, and subsequently assigned or transferred by operation of law to Rivermark Community Credit Union, covering the following described real property situated in the above-mentioned county and state: LOT 5, BLOCK 1, MAJOR GATES ADDITION, IN THE CITY OF PORTLAND, COUNTY OF MULTNOMAH AND STATE OF OREGON, APN: R214578 Commonly known as: 343 SE 30th Ave., Portland, OR 97214 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 and no appointments of a successor trustee have been made, 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: \$17,335.80 TOTAL REQUIRED TO PAYOFF: \$237,634.33 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: 1. The installments of principal and interest which became due on October 1, 2025, 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 beneficiary's 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 Affinia Default Services, LLC, the undersigned trustee will on August 31, 2026 at the hour of 10:00 AM (PST), as established by section 187.110, Oregon Revised Statutes, at the main entrance to the Multnomah County Courthouse, 1200 SW First Ave., Portland, OR 97204, County of Multnomah, 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. For Sale Information, contact NPP at (516) 939-0772 or www.knowwdeedposting.com. In construing this notice, the singular includes the plural, the

word "grantor" includes any successor in interest to this 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. Pursuant to Oregon Law, this sale will not be deemed final until the trustee's deed has been issued by Affinia Default Services, LLC. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders rights against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. 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. NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771. Pursuant to the Fair Debt Collection Practices Act, you are advised that Affinia Default Services, LLC may be deemed to be a debt collector and any information obtained may be used for that purpose. File No.: 26-010450R Dated: 04/16/2026 Affinia Default Services, LLC By: /s/ Phily Eng Name: Phily Eng Title: Foreclosure Processor Trustee's Mailing Address: Affinia Default Services, LLC 16000 Christensen Rd., Suite 310 Tukwila, WA 98188 Phone Number: (509) 836-3799 Trustee's Physical Address: Affinia Default Services, LLC 10151 SE Sunnyside Road, Suite 490 Clackamas, OR 97015 Email: inquire@affinadefault.com NPP#0487843 To: GRESHAM OUTLOOK 05/20/2026, 05/27/2026, 06/03/2026, 06/10/2026 Published May 20, 27, June 3 & 10, 2026.

OL386377

TRUSTEE'S NOTICE OF SALE

Loan No: 067711293 T.S. No.: 25-17431
 Reference is made to that certain deed made by LISA LEE MEREDITH as Grantor to FIRST AMERICAN TITLE COMPANY, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR HOMETOWN EQUITY MORTGAGE, LLC DBA MEMORTGAGE ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 8/10/2022, recorded 8/15/2022, in official records of Clackamas County, Oregon, as instrument No. 2022-045333. The trustee has elected to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor's: The installment of principal and interest and escrow amounts, if applicable, which became due on 7/1/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, 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 beneficiary's efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff. 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 \$341,684.54 together with interest thereon at the rate of 7.75 % per annum from 6/1/2025 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 Ghidotti Berger, LLP, the undersigned trustee will on 10/1/2026 at the hour of 11:00 AM, Standard Time, as established by section 187.110, Oregon Revised Statutes, at Main Entrance, Clackamas County Courthouse, 1000 Courthouse Road, Oregon City, OR 97045 County of Clackamas, 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 86.753 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 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. 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 words "trustee" and "beneficiary" include their respective successors in interest, if any. The Trustee has authorized the undersigned attorney to sign this instrument on behalf of the Trustee. 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.
 For Sale Information Call: (949) 776-4697 website: https://prestigepostandpub.com
 For further information, please contact:
 Ghidotti Berger, LLP
 1920 Old Tustin Ave.
 Santa Ana, California 92705
 Phone: 949-427-2010
 Dated: 5/6/2026

Ghidotti Berger, LLP
Signature By:
Daniel Ross OSB #112979
PPP #26-005167

Closest Space Cramped?
 Sell these items today!
 Call now!
 503-620-7355

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FORM

OR 40-1

NOTICE OF BUDGET HEARING
 A public hearing of the Clatsop County 2026-27 will be held on June 17, 2026 at 7:00pm at 31200 N. Woodland Ave., Rainier, Oregon. The purpose of this hearing is to discuss the budget for the fiscal year beginning July 1, 2026 as required by the Clatsop County Charter. The budget is available at www.clatsopcounty.org or by calling 503-325-1111. The hearing is for an annual budget period. Any comments should be made at the hearing. The hearing is for an annual budget period. The budget is available at www.clatsopcounty.org or by calling 503-325-1111. The hearing is for an annual budget period.

CONTACT: Clatsop County Treasurer Telephone: 503-325-4200 Email: clatsopcounty@clatsopcounty.org

FINANCIAL SUMMARY - RESOURCES			
	Actual Amount	Approved Budget	Approved Budget
	For Year 2025-2026	For Year 2025-2026	For Year 2025-2026
TOTAL OF ALL FUNDS			
Proprietary Fund Balance	\$11,342	\$309,000	\$1,007,937
Current Year Property Taxes, Other Than State or Charge Fees	\$3,542,911	\$3,029,072	\$3,476,486
Other Miscellaneous Fund Sources	3,311,277	1,461,877	142,734
Revenue from Intergovernmental Sources	81,147	780,000	780,000
Revenue from State Sources	\$2,822,199	\$9,277,349	\$8,171,883
Revenue from Federal Sources	1,847,025	\$2,677,710	\$1,705,340
Revenue from Other Sources	479,370	128,345	429,262
All Other Budget Resources	1,200,000	0	0
Total Resources	\$12,844,821	\$29,483,568	\$27,403,564

FINANCIAL SUMMARY - REQUIREMENTS BY OBJECT CLASSIFICATION			
	Actual Amount	Approved Budget	Approved Budget
	For Year 2025-2026	For Year 2025-2026	For Year 2025-2026
TOTAL REQUIREMENTS			
Salaries	\$8,736,245	\$8,309,773	\$8,159,328
Other Assigned Payroll Costs	1,825,972	6,621,818	3,887,093
Purchased Services	2,578,189	2,361,148	2,198,833
Materials & Supplies	951,429	1,479,910	1,091,238
Contract Services	881,623	1,128,918	1,028,151
Other Objects (except debt service and interfund transfers)	951,968	537,408	478,500
Debt Service*	7,121,129	1,099,257	1,189,179
Capital Transfers**	423,837	1,014,993	479,232
Operating Expenses**	1,274,046	700,000	700,000
Unassigned Fund Ending Fund Balance & Reserves	(2,714,046)	0	0
Total Requirements	\$21,344,221	\$25,980,358	\$27,403,564

FINANCIAL SUMMARY - REQUIREMENTS AND FULL-TIME EQUIVALENT EMPLOYEES (FTE) BY FUNCTION			
	Actual Amount	Approved Budget	Approved Budget
	For Year 2025-2026	For Year 2025-2026	For Year 2025-2026
TOTAL REQUIREMENTS			
Capital Institution	\$3,747,148	\$1,244,518	\$1,516,883
FTE	30	70	77
2000 General Services	1,911,918	12,287,711	8,488,111
FTE	11	39	11
4000 Enterprise & Community Services	647,118	496,788	529,516
FTE	1	2	2
6000 Public Administration & Construction	12,023	0	0
FTE	0	0	0
8000 Other Uses	0	1,070,211	1,281,179
9200 Debt Service**	1,113,311	1,070,211	1,281,179
9300 Intergovernmental**	223,317	0	0
9400 Contingencies	0	100,000	100,000
9500 Unappropriated Non-Fund and Balance	1,534,205	18,763	250,000
Total Requirements	\$12,844,821	\$29,483,568	\$27,403,564
Total FTE	54	119	116

* Not included in total 2026 Other uses. ** In the appropriate authority from other 2026 Payment Sources.

STATEMENT OF CHANGES IN ACTIVITIES AND SOURCES OF FINANCING **

PROPERTY TAX LEVELS			
	Rate on Assessed Value	Rate on Amount Taxable	Rate on Appraised Amount
	2024	2025	2026
Personnel and Law	0.0000	0.0000	0.0000
Local Government	0	0	0
Local Government Available	0.0000	0.0000	0.0000

STATEMENT OF INCENTIVES			
	Estimated Total Incentives	Estimated Total Incentives	Estimated Total Incentives
	For Year 2025	For Year 2026	For Year 2027
LONG TERM DEBT			
General Obligation Bonds	\$1,233,000	0	0
Other Bonds	\$1,233,000	0	0
Other Incentives	\$1,233,000	0	0
Total	\$3,466,000	0	0

** If a fiscal year is provided for a particular activity, the sum of all activities for that year should equal the total.