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IN THE CIRCUIT COURT OF THE STATE OF OREGON
FOR THE COUNTY OF UNION

WILMINGTON SAVINGS FUND SOCIETY,
FSB, DOING BUSINESS AS CHRISTIANA
TRUST, not in its individual capacity but
solely as TRUSTEE for BCAT 2014-4TT,

Plaintiff,

v.

JANICE L. MATTHEWS, an individual;
RONALD S. MATTHEWS, an individual; and
all other persons, parties, or occupants
unknown claiming any legal or equitable right,
title, estate, lien, or interest in the real property
described in the complaint herein, adverse to
Plaintiff s title, or any cloud on Plaintiffs title
to the Property.

Defendants.

CASE NO.: 160150208

GENERAL JUDGMENT OF
FORECLOSURE
(WITHOUT MONEY AWARD -
JUDGMENT DOES NOT
CREATE A LIEN)

GENERAL JUDGMENT OF FORECLOSURE -1-

ZIEVE, BRODNAX, & STEELE, LLP
Benjamin D. Petiprin, Esq.
One World Trade Center
121 Southwest Salmon St., 11th Floor
Portland, OR 97204
503-946-6558
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Based upon the Motion for Order of Default and Entry of a General Judgment of Foreclosure filed by plaintiff, Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as trustee for BCAT 2014-4TT ("Plaintiff") and against defendants Janice L. Matthews ("Borrower 1"), and Ronald S. Matthews ("Borrower 2" together with Borrower 1, collectively "Borrowers" or "Defendants"), and that Plaintiff has filed a Statement for Attorney Fees, Costs, and Disbursements,

IT IS HEREBY ORDERED AND ADJUDGED:

1.

Plaintiff is awarded judgment against Defendants and all persons claiming through or under Defendants, as purchasers, encumbrances, or otherwise, are forever foreclosed of all interest, lien or claim in the real property described above and every portion thereof excepting only any satisfactory right of redemption as Defendants, or any of them, may have therein.

2.

Writ of execution upon this General Judgment of Foreclosure shall issue.

3.

The Deed of Trust executed by Borrower and recorded on November 3, 2010, in the Union County Recorder's Office as instrument number 20103835, is a valid mortgage lien for the amount of Plaintiff's judgment set forth in paragraph 1 against all the real property, located in Union County, Oregon commonly referred to as 602 2nd St., Cove, OR 97824, with a legal description as follows:

Beginning at the southeast corner of Lot 1 in Block "G" of The Town of COVE, as originally platted, said point being the northeast corner of the alley as platted through said Block "G" thence west along the south line of lot 1 a distance of 100 feet to the southwest corner of said lot 1 as originally platted; thence South 100 feet; thence East 100 feet; thence North 100 feet to the point of beginning.

SITUATE IN the Town of Cove, Union County, Oregon.

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4.

Said mortgage lien is superior to any interest, lien or claim of the Defendants in the real property, and all other interest in the property gained by him thereafter, or so much interest as may be necessary to satisfy the judgment of the Plaintiff shall be sold by the Sheriff of Union County, Oregon in the manner provided by law and in accordance with the practice of this Court.

5.

The proceeds of sale shall first be applied to the costs of sale; then toward the satisfaction of Plaintiff's judgment awarded herein, calculated as of the date of sale; and any resulting surplus shall then be tendered to the Clerk of the Court to be distributed to such other party or parties as may establish their right thereto.

6.

Defendants and all persons claiming through or under Defendants, as purchasers, encumbrances, or otherwise, are forever foreclosed of all interest, lien or claim in the real property described above and every portion thereof excepting only any satisfactory right of redemption as Defendants may have.

7.

Plaintiff or any other party to this suit or third party purchase may become the purchaser at the sale of the real property. The purchaser is entitled to exclusive possession of the real property from and after the date of sale and is entitled to such remedies as are available at law to secure possession, including writ of assistance, if the Defendants and any other party or person shall refuse to surrender possession to the purchaser immediately on the purchaser's demand for possession.

SECURED DEBT

1. Judgment Creditor:

Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as trustee for BCAT 2014-4TT
c/o Zieve, Brodnax, & Steele, LLP

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One World Trade Center
121 Southwest Salmon St., 11th Floor
Portland, OR 97204
503-946-6558

2. Judgment Creditor's Attorney: Benjamin D. Petiprin
Zieve, Brodnax, & Steele, LLP
One World Trade Center
121 Southwest Salmon St., 11th Floor
Portland, OR 97204
503-946-6558

3. Person or public body entitled to any portion of money award herein: None

4. Total Amount of Secured Debt:

a. Lenders' Principal and Interest

Principal Balance \$ 143,449.00

Accrued interest and fees on \$ 36,989.23
the principal balance through
2/28/17

**Total Principal and Interest
Through 2/28/17 at the rate of
3.875 % per annum plus \$13.90
per diem thereafter. \$ 180,438.23**

b. Attorneys' Fees and Costs

Attorney Fees Judicial Flat Rate \$ 2,600.00

Litigation Guarantee \$ 560.00

Total Attorney Fees and Costs \$ 3,160.00

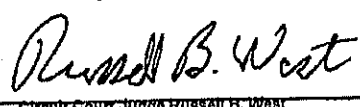
Total Secured Debt (Judgment) \$ 183,598.23

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Said Judgment is meant to be for the purposes of foreclosure *only* and from which a Writ of Execution will issue. This judgment is not and is not intended to be a monetary judgment against the Borrowers.

Signed: 3/9/2017 09:27 AM



Circuit Court Judge Russell B. West

Submitted By:

/s/Benjamin D. Petiprin
Benjamin D. Petiprin, OSB No.136031
Attorney for Plaintiff
Wilmington Savings Fund Society, FSB,
doing business as Christiana Trust, not in
its individual capacity but solely as
trustee for BCAT 2014-4TT

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CERTIFICATE

I HEREBY CERTIFY that this proposed order or judgment is ready for judicial signature because:

1. [] Each opposing party affected by this order or judgment has stipulated to the order or judgment, as shown by each opposing party's signature on the document being submitted.
2. [] Each opposing party affected by this order or judgment has approved the order or judgment, as shown by signature on the document being submitted or by written confirmation of approval sent to me.
3. [X] I have served a copy of this order or judgment on all parties entitled to service and:
 - a. [X] No objection has been served on me.
 - b. [] I received objections that I could not resolve with the opposing party despite reasonable efforts to do so. I have filed a copy of the objections I received and indicated which objections remain unresolved.
 - c. [] After conferring about objections, [role and name of opposing party] agreed to independently file any remaining objection.
4. [] The relief sought is against an opposing party who has been found in default.
5. [] An order of default is being requested with this proposed judgment.
6. [] Service is not required pursuant to subsection (3) of this rule, or by statute, rule, or otherwise.
7. [] This is a proposed judgment that includes an award of punitive damages and notice has been served on the Director of the Crime Victims' Assistance Section as required by subsection (4) of this rule.

/s/Benjamin D. Petiprin
Benjamin D. Petiprin, OSB No.136031
Attorney for Plaintiff
Wilmington Savings Fund Society,
FSB, doing business as Christiana
Trust, not in its individual capacity but
solely as trustee for BCAT 2014-4TT