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

FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA,

Plaintiff,

vs.

SCOTT M. WARRELL AKA SCOTT MITCHELL WARRELL; BELINDA OVERFIELD-WARRELL AKA BELINDA CASSIDY OVERFIELD; OCCUPANTS OF THE PROPERTY,

Defendants.

Case No.: 16CV31608

GENERAL JUDGMENT OF FORECLOSURE

1.

THIS MATTER came before the Court on Plaintiff's motion. Defendants SCOTT M. WARRELL AKA SCOTT MITCHELL WARRELL, BELINDA OVERFIELD-WARRELL AKA BELINDA CASSIDY OVERFIELD, and OCCUPANTS OF THE PROPERTY ("Defaulted Defendants") were duly served with process and failed to appear; the default has been entered against Defaulted Defendants, and it appearing that Defaulted Defendants are not incapacitated, protected persons, respondents as defined in ORS 125.005, minors, or in the military service of the United States;

2.

IT IS HEREBY ADJUDGED that Plaintiff shall have judgment as follows:

- a. The real property to which this judgment relates is located and situated in Clatsop County, Oregon, and is commonly known as 736 Avenue Q, Seaside, OR 97138 (the "Subject

1 Property”), legally described as shown in the attached *Exhibit 1*, and having APN/Parcel No.  
2 1027 61021DD 07301.

3 b. Plaintiff is entitled to enforce the note dated 5/4/2009 and made, delivered, and executed by  
4 Scott M. Warrell, Belinda Overfield-Warrell to Directors Mortgage Inc., An Oregon  
5 Corporation in the amount of \$222,000.00 (the “Note”). The Note was transferred to  
6 Plaintiff by delivery of possession and by indorsement set forth on the Note.

7 c. A deed of trust was made, executed, and delivered by Defendants Scott M. Warrell and  
8 Belinda Overfield-Warrell on or about 5/4/2009 (the “Deed of Trust”). The Deed of Trust  
9 was recorded on 5/15/2009 as Instrument No. 200904524 in the official records of Clatsop  
10 County, Oregon. The Deed of Trust is a valid and perfected lien against all of the Property  
11 for and securing the Amount Due. The lien of the Plaintiff is superior to any interest, lien, or  
12 claim of the Defendants and shall remain in effect until issuance of a Sheriff’s Deed.

13 d. The Borrower failed to make the payment that was due for 9/1/2015 and has not cured the  
14 default. The amount of debt secured by the Deed of Trust that is now due and owing is  
15 comprised of the following amounts (the “Amount Due”):

|    |  |                      |
|----|--|----------------------|
| 16 | a) Unpaid principal balance:           | \$ 195,449.55        |
| 17 | b) Prejudgment interest accruing from  | \$ 17,797.81         |
| 18 | 8/1/2015 through 5/23/2017 and         |                      |
| 19 | continuing until the entry of judgment |                      |
|    | at the current Note rate of 5.000%:    |                      |
| 20 | c) Additional amounts due under the    | \$ 7,594.90          |
| 21 | terms of the loan:                     |                      |
| 22 | d) Attorney fees and costs:            | \$ 5,440.31          |
| 23 | e) Prevailing party fee (ORS 20.190    | \$ 85.00             |
|    | (1)(b)):                               |                      |
| 24 | <b>TOTAL:</b>                          | <b>\$ 226,367.57</b> |