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LINCOLN COUNTY SHERIFF'S OFFICE
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**IN THE CIRCUIT COURT OF THE STATE OF OREGON
FOR THE COUNTY OF LINCOLN**

THE BANK OF NEW YORK MELLON,
F/K/A AS THE BANK OF NEW YORK, AS
TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWABS,
INC., ASSET-BACKED CERTIFICATES
SERIES 2005-1,

Plaintiff,

vs.

CHRISTIAN ANDERSON, an individual;
OREGON AFFORDABLE HOUSING
ASSISTANCE CORPORATION, a
corporation; 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 Plaintiff's title to the Property.

Defendants.

CASE NUMBER: 15CV31736

WRIT OF EXECUTION IN FORECLOSURE

TO: THE SHERIFF OF LINCOLN COUNTY, OREGON:

1.

WHEREAS, on July 18, 2017, in the above-entitled Court, a General Judgment of
Foreclosure ("Judgment") was entered and docketed in the above-entitled and numbered proceeding

2.

NOW, THEREFORE, IN THE NAME OF THE STATE OF OREGON, you are hereby

1 commanded to sell, in the manner prescribed by law for the sale of real property upon (subject to
2 redemption, if applicable), all of the interest which the Defendants CHRISTIAN ANDERSON and
3 OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION (“Defendants”) had on
4 January 14, 2005, the date of the foreclosed Deed of Trust which was recorded on January 26, 2005,
5 as Instrument No. 200501263 in the official records of the Lincoln County Recorder’s Office, and/or
6 all of the interest which Defendants had thereafter, in the real property described in the Judgment to
7 satisfy the Judgment as follows:

8

9 **Lender’s Principal Judgment:**

10 Unpaid Principal Balance: \$72,038.17

11 Pre-Judgment Interest from October 1,
12 2013 to June 30, 2017, the date set forth
13 in the Judgment at 6.875%, per annum,

14 (\$13.57 per diem): \$18,553.21

15 Lender’s Fees and Costs: \$15,373.83

16 Attorney’s Fees and Costs: \$4,312.00

17

18 ***Total Judgment Entered:*** \$110,277.21

19

20 **Additional Pre-Judgment Interest:**

21 Accrued Interest from July 1, 2017, the
22 day after the date set forth in the
23 Judgment through July 18, 2017, the
24 date of entry of the Judgment, at @

25 6.875%, per annum (\$13.57 per diem): \$230.69

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Total Judgment Entered Including

Additional Pre-Judgment

Interest: \$110,507.90

3.

Additionally, Plaintiff is entitled to the accrual of post-judgment interest on \$110,507.90 at the legal rate of interest of 9% per annum, \$27.24 per diem, from July 19, 2017 to the date the real property subject to the Judgment is sold by the County Sheriff at its foreclosure auction, plus costs of this Writ, Sherriff's fees and sale costs, and all other recovered costs pursuant to law.

4.

The real property subject to this writ of execution is commonly known as 70 SE AINSLEE AVENUE, Depoe Bay, OR 97341 ("Property") and described in Exhibit "1" attached hereto.

5.

The Judgment Creditor's name and address is:

The Bank of New York Mellon, f/k/a as The Bank of New York, as trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates Series 2005-1
Carrington Mortgage Services, LLC
1600 South Douglas Road, Suite 200-A
Anaheim, CA 92806

The Judgment Creditor's name and address for the purpose of this Writ is:

The Bank of New York Mellon, f/k/a as The Bank of New York, as trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates Series 2005-1
c/o Malcolm & Cisneros, ALC (Attention: Nathan F. Smith)
2112 Business Center Drive
Irvine, CA 92612
949-252-9400

THEREFORE, in the name of the State of Oregon, you are hereby commanded to seize and sell the Property, in the manner prescribed by law; or so much thereof as may be necessary to satisfy

1 the Judgment, interest, fees, and costs.

2 MAKE RETURN HEREOF within 60 days after you receive this Writ.

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Signed: 10/12/2017 10:45 AM

Tracey Becker
Circuit Court Clerk Tracey Becker

Submitted by:

[Handwritten signature]

Dated:

10/11/17

Nathan F. Smith, OSB #120112
Attorney for Plaintiff
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, Second Floor
Irvine, California 92612
Phone: (949) 252-9400
Fax: (949) 252-1032
Email: nathan@mclaw.org

Lincoln County Circuit Court
Certified to be a true
and correct
copy of the original
[Handwritten signature]
Clerk

Exhibit “1”

Commencing at the Northeast corner of Section 8, Township 9 South, Range 11 West, Willamette Meridian, Lincoln County, Oregon; thence Westerly along said section line, 1059 feet; thence Southerly at right angles to said section line, 394 feet to the true point of beginning of the tract to be described; thence Easterly at right angles and parallel to said section line, 228 feet; thence Southerly at right angles, 52 feet; thence Westerly at right angles and parallel to said section line, 228 feet; thence Northerly at right angles, 52 feet to the true point of beginning.

EXCEPTING THEREFROM a 20-foot strip along the Westerly side of said tract which is to be used for public road purposes only.

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FOR THE COUNTY OF LINCOLN**

THE BANK OF NEW YORK MELLON,
F/K/A AS THE BANK OF NEW YORK, AS
TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWABS,
INC., ASSET-BACKED CERTIFICATES
SERIES 2005-1,

Plaintiff,

vs.

CHRISTIAN ANDERSON, an individual;
OREGON AFFORDABLE HOUSING
ASSISTANCE CORPORATION, a
corporation; 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 Plaintiff's title to the Property.

Defendants.

CASE NUMBER: 15CV31736

**GENERAL JUDGMENT OF
FORECLOSURE AGAINST:**

- 1. CHRISTIAN ANDERSON**
- 2. AND OREGON AFFORDABLE
HOUSING ASSISTANCE
CORPORATION**

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1.

THIS MATTER, coming on regularly before the Court, and it appearing from the record herein that Plaintiff, The Bank of New York Mellon, f/k/a as The Bank of New York, as trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates Series 2005-1 ("Plaintiff"), filed its Complaint for Foreclosure of Deed of Trust; that Defendants CHRISTIAN ANDERSON and OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION ("Defendants") were duly served with the Summons and Complaint as required by law; that Defendants failed to appear, that an order of default has been entered against them on Plaintiff's Complaint, and that Plaintiff is entitled to entry of a General Judgment foreclosing Plaintiff's deed of trust against the property commonly known as 70 SE AINSLEE AVENUE, Depoe Bay, OR 97341 ("Property") and extinguishing any and all interest of the Defendants in the Property.

2.

The Court being fully advised; it is hereby
ORDERED AND ADJUDGED that:

3.

Plaintiff is the holder of that certain promissory note ("Note"), dated January 14, 2005, in the amount of \$91,000.00, and executed by CHRISTIAN ANDERSON.

4.

The Note is secured by that certain deed of trust ("Deed of Trust") dated January 14, 2005 and executed by CHRISTIAN ANDERSON. The Deed of Trust was recorded on January 26, 2005 under the recording number 200501263 of the Official Records of Lincoln County, Oregon, against the Property, which is legally described as: SEE EXHIBIT "1" ("Property") and constitutes a valid lien against the Property.

5.

The terms of the Note and Deed of Trust are in breach, therefore, Plaintiff has now declared all sums due and owing under the Note and Deed of Trust as immediately due and payable.

6.

The Deed of Trust is a valid first priority lien encumbering the Property, is superior to any

1 interest, lien, or claim of the Defendants and any other party in the Property, which are hereby
2 foreclosed and terminated, excepting only any statutory right of redemption to which the Defendants
3 may be entitled under Oregon law.

4 7.

5 A judgment of foreclosure in the amount of \$110,277.21 shall be granted in favor of Plaintiff,
6 and its successors and/or assigns, as further described below in the Declaration of Amount Owed –
7 Not a Money Award (“Amount Owed”).

8 8.

9 The Property is hereby ordered to be sold by law and the proceeds of sale applied toward the
10 satisfaction of Plaintiff's Amount Owed herein; and the surplus, if any to the Clerk of the Court to be
11 disbursed to such party or parties as may establish their right thereto.

12 9.

13 Plaintiff is entitled to recover its reasonable attorney's fees and all reasonable and necessary
14 costs and expenses incurred to enforcing the Note and Deed of Trust.

15 10.

16 Any increased interest or any such additional amounts as Plaintiff may advance for taxes,
17 assessments, municipal charges, and such other items as may constitute liens on the Property,
18 together with insurance and repairs necessary to prevent the impairment of the Property, together
19 with interest thereon from the date of payment may also be added to the Amount Owed and paid
20 from the proceeds from the sale of the Property.

21 11.

22 Defendants and all parties claiming an interest in the Property as purchasers, encumbrancers,
23 or otherwise, are forever barred and foreclosed of all interests, liens, or claims in the Property and
24 every portion thereof, excepting only any statutory right of redemption provided by the laws of the
25 State of Oregon.

26 12.

27 Defendants CHRISTIAN ANDERSON is not entitled to a homestead exemption in the
28 Property.

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13.

Plaintiff may become purchaser at the Sheriff's Sale of the Property and may bid up to the aggregate amount of its Amount Owed, plus any additional interest and reasonable costs until sale.

14.

The purchaser of the Property at the Sheriff's Sale is entitled to exclusive and immediate possession of the Property from and after the date of the sale, and is entitled to such remedies as are available at law to secure possession of the Property, and may apply to the Clerk of the Court for a writ of assistance, if Defendants, any of them, or any other party or person shall refuse to surrender possession of the Property to the purchaser immediately on the purchaser's demand for possession.

15.

This Court shall retain jurisdiction to enforce all provisions of this General Judgment and to enter such additional order, judgment, or decree necessary for the purchaser at the foreclosure sale to obtain possession of the Property.

16.

Under the Note, there is now due and owing to Plaintiff, the following amounts, to be hereinafter described as the Amount Owed.

17.

This suit does not constitute an attempt to collect the debt against Defendants CHRISTIAN ANDERSON AND OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION. Rather, it is a suit to execute upon the Property as security for the Amount Owed.

DECLARATION OF DEBT SECURED BY DEED OF TRUST

(Pursuant to Senate Bill 368)

18.

Under the terms of the Deed of Trust and the Note dated January 14, 2005, in the original principal amount of \$91,000.00, there is now due and owing the following amounts, to be hereinafter described as the Amount Due:

DECLARATION OF AMOUNT OWED – NOT A MONEY AWARD

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1. Judgment Creditor:

Address:

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c/o MALCOLM ♦ CISNEROS,
A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, California 92612

Judgment Attorney:

Address:

Nathan F. Smith
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, California 92612

Telephone Number:

(949) 252-9400

2. Persons or Public Bodies Entitled to a Portion the Judgment:

N/A

3. Judgment Amount:

\$105,965.21

4. Pre-Judgment Interest:

Simple interest to accrue on \$72,038.17 from July 1, 2017 to the date the Judgment is entered into the Court's register at 6.875% per annum, \$13.57 per diem.

5. Post-Judgment Interest:

Simple interest to accrue on \$110,277.21 plus Pre-Judgment Interest from the day after the General Judgment is entered to the date upon which the Writ of Execution in Foreclosure is levied at the legal rate of interest or 9% per annum, whichever is greater.

6. Periodic accrual:

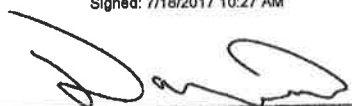
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7. Attorney's Fees and Costs:

An award of \$4,312.00 in attorney's fees and costs is made.

Signed: 7/18/2017 10:27 AM



Circuit Court Judge David V. Cramer

Submitted by:



Dated:

7/13/17

Nathan A. Smith, OSB #120112
Attorney for Plaintiff
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, Second Floor
Irvine, California 92612
Phone: (949) 252-9400
Fax: (949) 252-1032
Email: nathan@mclaw.org

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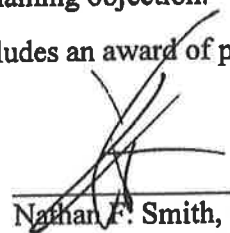
CERTIFICATE OF READINESS

This proposed Order or Judgment is ready for judicial signature because:

- Service is not required pursuant to subsection (3) of UTCR 5.100, or by statute, rule or otherwise.
- The relief sought is against an opposing party who has been found in default.
- An order of default is being requested with this proposed judgment.
- 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.
- 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.
- I have served a copy of this order or judgment on all parties entitled to service and:
 - No objection has been served on me.
 - 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.
 - After conferring about objections, [role and name of opposing party] agreed to independently file any remaining objection.
- This is a proposed judgment that includes an award of punitive damages.

DATED: July 13, 2017

By: _____


Nathan F. Smith, OSB #120112
Attorney for Plaintiff
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, Second Floor
Irvine, California 92612
(949) 252-9400 (TELEPHONE)
(949) 252-1032 (FAX)