



Certified True Copy of the Original
Filed This 30 Day of Aug 2017
Eighteenth Judicial District, State of Oregon
Trial Court Administration

By *[Signature]* 9 pages
DANNY JONES

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

BANK OF AMERICA, N.A.,

Plaintiff,

vs.

WILLIAM L. MEECH, an individual; KARA MEECH, an individual; HSBC MORTGAGE SERVICES INC., 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: 15CV13646

GENERAL JUDGMENT OF FORECLOSURE AGAINST:

1. WILLIAM L. MEECH,
2. KARA MEECH, AND
3. HSBC MORTGAGE SERVICES INC.

1.

THIS MATTER, coming on regularly before the Court, and it appearing from the record herein that Plaintiff, BANK OF AMERICA, N.A. ("Plaintiff"), filed its Complaint for Foreclosure of

1 Deed of Trust; that Defendants WILLIAM L. MEECH, KARA MEECH, and HSBC MORTGAGE
2 SERVICES INC. ("Defendants") were duly served with the Summons and Complaint as required by
3 law; that Defendants failed to appear, that an order of default has been entered against them on
4 Plaintiff's Complaint, and that Plaintiff is entitled to entry of a General Judgment foreclosing
5 Plaintiff's deed of trust against the property commonly known as 35086 4TH LANE, ASTORIA,
6 OREGON 97103 ("Property") and extinguishing any and all interest of the Defendants in the
7 Property.

8 2.

9 The Court being fully advised; it is hereby

10 ORDERED AND ADJUDGED that:

11 3.

12 Plaintiff is the holder of that certain promissory note ("Note"), dated October 19, 2005, in the
13 amount of \$149,900.00, and executed by WILLIAM L. MEECH.

14 4.

15 The Note is secured by that certain deed of trust ("Deed of Trust") dated October 19, 2005
16 and executed by WILLIAM L. MEECH and KARA MEECH. The Deed of Trust was recorded on
17 October 28, 2005 under the recording number 2005-13224 of the Official Records of Clatsop
18 County, Oregon, against the Property, which is legally described in Exhibit "1" attached hereto
19 ("Property") and constitutes a valid lien against the Property.

20 5.

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

23 6.

24 The Deed of Trust is a valid first priority lien encumbering the Property, is superior to any
25 interest, lien, or claim of the Defendants and any other party in the Property, which are hereby
26 foreclosed and terminated, excepting only any statutory right of redemption to which the Defendants
27 may be entitled under Oregon law.
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7.

A judgment of foreclosure in the amount of \$295,450.05 shall be granted in favor of Plaintiff, and its successors and/or assigns, as further described below in the Declaration of Amount Owed -- Not a Money Award ("Amount Owed").

8.

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

9.

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

10.

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

11.

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

12.

Defendants WILLIAM L. MEECH and KARA MEECH are not entitled to a homestead exemption in the Property.

13.

Plaintiff may become purchaser at the Sheriff's Sale of the Property and may bid up to the

1 aggregate amount of its Amount Owed, plus any additional interest and reasonable costs until sale.

2 14.

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

8 15.

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

12 16.

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

15 17.

16 This suit does not constitute an attempt to collect the debt against Defendants WILLIAM L.
17 MEECH, KARA MEECH, and HSBC MORTGAGE SERVICES INC. Rather, it is a suit to execute
18 upon the Property as security for the Amount Owed.

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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 October 19, 2005, in the original principal amount of \$149,900.00, 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

- 1. Judgment Creditor:** BANK OF AMERICA, N.A.
- Address:** c/o MALCOLM ♦ CISNEROS,
A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, California 92612
- Judgment Attorney:** Nathan F. Smith
- Address:** 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:** \$291,637.05
- 4. Pre-Judgment Interest:** Simple interest to accrue on \$144,636.08 from June 13, 2017 to the date the Judgment is entered into the Court's register at 5.500% per annum, \$21.7944 per diem.

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5. Post-Judgment Interest:

Simple interest to accrue on \$295,450.05 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.

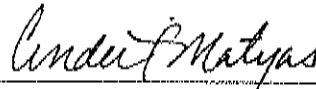
6. Periodic accrual:

N/A

7. Attorney's Fees and Costs:

An award of \$3,813.00 in attorney's fees and costs is made.

Signed: 6/30/2017 02:38 PM



Circuit Court Judge Cindee S. Matyas

Submitted by:



Dated: _____

6/28/17

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

EXHIBIT 1

Tract 47, JEFFERS GARDENS, in the County of Clatsop, State of Oregon.

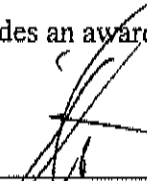
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CERTIFICATE OF READINESS

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: 6/28, 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)