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

LAKEVIEW LOAN SERVICING, LLC,
Plaintiff,
vs.
SHARON GAYLE TINLEY; STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES; and ALL OTHER UNKNOWN PARTIES CLAIMING ANY RIGHT, TITLE, LIEN OR INTEREST IN THE REAL PROPERTY COMMONLY KNOWN AS 513 W River St, Cave Junction, OR 97523,
Defendants.

CASE NO. 19CV27351

GENERAL JUDGMENT OF FORECLOSURE BY DEFAULT (WITHOUT MONEY AWARD – JUDGMENT DOES NOT CREATE A LIEN)

Based upon the Motion for a General Judgment of Foreclosure filed by Plaintiff, LAKEVIEW LOAN SERVICING, LLC (“Plaintiff”) and against defendants Sharon Gayle Tinley and State of Oregon, Department of Human Services, collectively (“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.

Defendants were defaulted on April 20, 2021.

2.

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

2 3.

3 The Deed of Trust executed by Borrower and recorded on October 30, 2015, in the
4 Josephine County Recorder's Office as Instrument #2015-014449 is a valid mortgage lien for the
5 amount of Plaintiff's judgment set forth below against all the real property, located in Josephine
6 County, Oregon commonly referred to as 513 W River St, Cave Junction, OR 97523, with a legal
7 description as follows:

8
9 LOT 1, WHITE SUBDIVISION IN THE CITY OF CAVE JUNCTION, JOSEPHINE COUNTY,
10 OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN VOLUME
11 8, PAGE 48 OF PLAT RECORDS.

12 4.

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

17 5.

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

22 6.

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

27 7.

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

7 **SECURED DEBT**

- 8
- 9 1. Judgment Creditor: Lakeview Loan Servicing, LLC
c/o ZBS Law, LLP
10 5 Centerpointe Dr., Suite 400
11 Lake Oswego, OR 97035
503-946-6558
- 12 2. Judgment Creditor's Attorney: Amber L. Labrecque
13 ZBS Law, LLP
14 5 Centerpointe Dr., Suite 400
15 Lake Oswego, OR 97035
503-946-6558
- 16 3. Judgment Debtor: None
- 17 4. Judgment Debtor's Attorney: None
5. Person or public body entitled to any portion of money award herein: None

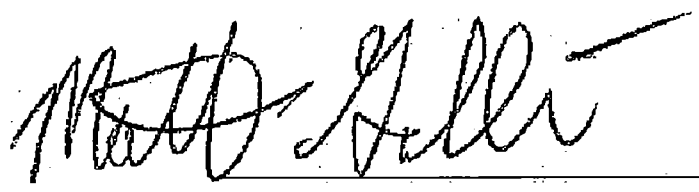
18 **6. Total Amount of Secured Debt:**

<u>LENDERS' PRINCIPAL AND INTEREST, COSTS AND FEES</u>	
Principal Balance	\$ 90,495.40
Accrued interest on the principal balance through 05/20/2021	\$ 10,444.53
Accrued costs and fees through 05/20/2021	\$ 8,430.09
Additional pre-judgment interest to accrue from 05/21/2021 to the date this judgment is entered, at the note rate of 4.000% (\$9.92 per diem)	
Post-judgment interest to accrue on the sum of: (1) the judgment amount in section d, and (2) the additional pre-judgment interest accruing from 05/21/2021 to the date of judgment. This post-judgment interest shall accrue at the	

1	Note rate of 9.0%, from the date judgment is entered until the date of sale.	
2		
3	Total Principal and Interest, Costs and Fees, Through 05/20/2021	\$ 109,370.02
4		
5	<u>ATTORNEYS' FEES AND COSTS</u>	
6	Attorney Fees	\$ 6,000.00
7	Attorney Costs	\$ 2,438.90
8	Total Attorney Fees and Costs	\$ 8,438.90
9	Prevailing Party Fee	\$ 300.00
10	TOTAL SECURED DEBT (JUDGMENT)	\$ 118,108.92

11 Interest will continue to accrue on the judgment amount at the rate of 9%. Said Judgment
 12 is meant to be for the purposes of foreclosure *only*, and is not intended to be a monetary judgment
 13 against the Borrower.

Signed: 9/30/2021 01:07 PM



21 Submitted by:
 22 s/ Amber L. Labrecque 09/29/2021
 23 Attorney for Plaintiff

Circuit Court Judge Matthew G. Galli

UTCRC 5.100(2) CERTIFICATE OF READINESS

24 This proposed order or judgment is ready for judicial signature because:

- 25 1. Each party affected by this order of judgment has stipulated to the order or judgment,
 26 as shown by each party's signature on the document being submitted.

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

22 s/ Amber L. Labrecque 09/29/2021
23 Amber L. Labrecque, OSB No. 094593
24 Attorneys for Plaintiff
25 alabrecque@zbslaw.com
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