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

NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING,

Plaintiff,

vs.

THE UNKNOWN HEIRS AND DEVISEES
OF JUDY ANN KEELING AKA JUDY A
KEELING, THE UNKNOWN HEIRS AND
DEVISEES OF WILLIAM L KEELING
AKA WILLIAM KEELING; OREGON
DEPARTMENT OF HUMAN SERVICES,
COMMUNITY CONNECTION OF
NORTHEAST OREGON, INC., JOHN
KEELING, OCCUPANTS OF THE
PROPERTY,

Defendants.

Case No.: 21CV03702

GENERAL JUDGMENT OF
FORECLOSURE

1.

THIS MATTER came before the Court on Plaintiff's motion. All Defendants ("Defendants") were duly served with process and failed to appear; the default has been entered against Defendants, and it appearing that 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 Union County, Oregon, and is commonly known as 530 Third Street, North Powder, OR 97867 (the "Subject Property"), legally described as shown in the attached *Exhibit 1*, and having APN/Parcel No. 06S3922AC-2300.

1 b. Plaintiff is entitled to enforce the note dated January 4, 2006 and made, delivered, and
2 executed by Judy Ann Keeling Aka Judy A. Keeling to Mann Financial Inc. dba Allied
3 Mortgage Resource in the amount of \$54,000.00 (the "Note"). The Note was transferred to
4 Plaintiff by delivery of possession and by indorsement set forth on the Note.

5 c. A deed of trust was made, executed, and delivered by Defendants Judy Ann Keeling aka
6 Judy A Keeling and William L Keeling AKA William Keeling on or about January 4, 2006
7 (the "Deed of Trust"). The Deed of Trust was recorded on January 18, 2006 as Instrument
8 No. 20060265 in the official records of Union County, Oregon. The Deed of Trust is a valid
9 and perfected lien against all of the Property for and securing the Amount Due. The lien of
10 the Plaintiff is superior to any interest, lien, or claim of the Defendants and shall remain in
11 effect until issuance of a Sheriff's Deed.

12 d. The Borrower failed to make the payment that was due for October 1, 2019 and has not cured
13 the default. The amount of debt secured by the Deed of Trust that is now due and owing is
14 comprised of the following amounts (the "Amount Due"):

15	a) Unpaid principal balance:	\$40,755.87
16	b) Prejudgment interest accruing from 9/1/2019 through	\$5,092.73
17	8/31/2021 and continuing until the entry of judgment at	
	the current Note rate of 6.25%:	
18	c) Additional amounts due under the terms of the loan:	\$6,655.57
19	d) Attorney fees and costs:	\$5,482.54
20	e) Prevailing party fee (ORS 20.190 (1)(a)):	\$85.00
21	Total:	\$58,071.71

22 Pursuant to ORS 82.010 (2), post-judgment interest shall accrue on the Amount Due from the
23 date of entry of this judgment through the sale of the Subject Property at the rate of 9.00%
24 per annum.
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1 e. The interest of the Defendants and any successor in interest in the Subject Property is
2 foreclosed and terminated excepting only any statutory right of redemption as provided by
3 Oregon law.

4 f. The Defendant is not entitled to a homestead exception as against Plaintiff's judgment.

5 g. In compliance with Oregon House Bill 2009, the property is question is vacant per the
6 property inspection attached as *Exhibit 2* to this Judgment.

7 h. All right, title and interest in the Subject Property that Defendants The Unknown Heirs And
8 Deviseses Of Judy Ann Keeling AKA Judy A Keeling, The Unknown Heirs and Deviseses of
9 William L Keeling AKA William Keeling had as of the date of the Deed of Trust or
10 thereafter acquired is hereby ordered to be sold by the Union County Sheriff's Office in
11 accordance with the process for sale upon execution, and the proceeds of sale shall be
12 applied:

13 1) First, to the costs of sale not incurred by Plaintiff;

14 2) Second, to the Amount Due, plus post-judgment interest accruing from the date of
15 entry of judgment through the date of the sale and any incurred costs of sale;

16 3) Third, the surplus, if any, to the Defendants in the priority as their interest may
17 appear, described *infra*, or to the clerk of the court to be distributed by the Court to
18 such party or parties as they may establish their right thereto.

19 i. Plaintiff may become purchaser at the sale of the Subject Property and, pursuant to ORS
20 18.936 (2), may credit bid up to the Amount Due, plus post-judgment interest accruing from
21 the date of entry of judgment through the date of the sale and any incurred costs of sale.

22 j. The purchaser at the sale is entitled to exclusive and immediate possession of the Subject
23 Property from and after the date of the sale and is entitled to such remedies as are available at
24 law or in equity to secure possession. The purchaser at the sale may apply to the Court for a
25 writ of assistance if any Defendant, other party, or other person shall refuse to surrender
26 possession to the purchaser immediately upon the purchaser's demand for possession.

1 k. In the event the proceeds of sale are insufficient to pay the Amount Due, Plaintiff shall not be
2 entitled to any further or other judgment, including a judgment for the deficiency.

3 l. If, before the sale, the Amount Due is brought into court and paid to the clerk, the execution,
4 if issued, shall be recalled and the effect of the judgment as to the Amount Due shall be
5 terminated.

6 m. A determination that, as of 6/10/2021, the property in question was found to be vacant.
7 Attached as Exhibit 2 to this Judgment is a true and correct copy of a recent property
8 inspection showing the property as vacant.

9 n. Pursuant to ORS 18.950 (4), the apparent priority of liens subsequent and inferior to the
10 Deed of Trust are as follows:

11 a. Defendant OREGON DEPARTMENT OF HUMAN SERVICES may claim an interest
12 in the Subject Property by virtue of a Request for Notice of Transfer or Encumbrance,
13 with the borrower WILLIAM L. KEELING AKA WILLIAM KEELING as recipient,
14 recorded on 10/14/2011 as Instrument No. 20113267 in the official records of Union
15 County, Oregon.

16 b. Defendant COMMUNITY CONNECTION OF NORTHEAST OREGON, INC. may
17 claim an interest in the Subject Property by virtue of a Deed of Trust recorded on
18 4/23/2013 as Instrument No. 20131356 in the official records of Union County, Oregon.

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1 c. Defendant JOHN KEELING, son of the borrower WILLIAM L. KEELING AKA
2 WILLIAM KEELING, has or may have an interest in the Subject Property by virtue of
3 succession, devise, or other transfer of the interest.
4

5
6 Signed: 9/2/2021 08:37 AM

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11 Circuit Court Judge Thomas B Powers

12 I hereby certify that the requirements of UTCR 5.100 have been satisfied.

13 This proposed Judgment Of Foreclosure is ready for judicial signature because:

14 Each opposing party affected by this order or judgment has stipulated to the order or
15 judgment, as shown by each opposing party's signature on the document being
16 submitted.

17 Each opposing party affected by this order or judgment has approved the order or
18 judgment, as shown by signature on the document being submitted or by written
19 confirmation of approval sent to me.

20 I have served a copy of this order or judgment on all parties entitled to service and:

21 No objection has been served on me.

22 I received objections that I could not resolve with the opposing party despite
23 reasonable efforts to do so. I have filed a copy of the objections I received and
24 indicated which objections remain unresolved.

25 After conferring about objections, _____ agreed to independently file
26 any remaining objection.

27 The relief sought is against an opposing party who has been found in default.

28 An order of default is being requested with this proposed judgment.

Service is not required pursuant to subsection (3) of this rule, or by statute, rule, or
otherwise.

1 This is a proposed judgment that includes an award of punitive damages and notice
2 has been served on the Director of the Crime Victims' Assistance Section as required
3 by subsection (4) of this rule.

4 Other: _____

5 Dated: September 1, 2021, and submitted by:

6 **McCarthy & Holthus, LLP**

7 s/ Jeremy Clifford

8 _____
9 Jeremy Clifford OSB No. 142987

10 920 SW 3rd Ave, 1st Floor

11 Portland, OR 97204

12 Phone: (971) 201-3200

13 Fax: (971) 201-3202

14 jclifford@mccarthyholthus.com

15 Of Attorneys for Plaintiff

Exhibit 1

LOTS NUMBERED SEVEN (7) AND EIGHT (8) IN BLOCK TWELVE (12) IN NORTH POWDER IN THE TOWN OF NORTH POWDER, UNION COUNTY, OREGON, ACCORDING TO THE RECORDED PLAT OF SAID ADDITION.

EXHIBIT 2



Universal Investor Interior Inspection

Loan Information

Client	Loan Number	Inspection ID
Shellpoint	[REDACTED]	5239629
Property Address	Gate Code	Lock Box
530 THIRD ST North Powder, OR 97867		[REDACTED]
Name of Mortgagor		
JUDY A KEELING		

Inspector Information

Date of Inspection	Inspected by
06/10/2021	Teresa Uriarte
Inspection Company	
SIERRA FIELD SERVICE INC	

Bad Address

Bad Address?	No
If bad address, select reason	
If 'Other', explain:	

Corrected Property Address

Corrected Property Address	
Address	
City:	
State:	
Zip Code:	

Gain Access

Are you able to complete an exterior inspection?	Yes
If no, access denied by?	
Explain no access other reason	
Is the property located in a gated community/ or hoa?	No
Community Name	
Community Number	
Is Street Sign Present?	No
Is address number present on property?	Yes
Is there a gate present around the house that prevents access?	No
Were you able to get past the curb to approach the house?	Yes
Why were you not able to get past the curb?	

Occupancy

Occupancy Status	Vacant
Why is the occupancy unknown?	
Is this first time property found to be vacant?	No
Date First Known Vacancy Date:	02/18/2020
Description of Partial Vacancy:	
Occupancy Verified By:	
Occupancy verified by other, explain	
Spoke With:	
Explain the other person spoke with	
Renter as of (Date)	
Visual Occupancy Determined By (Select minimum 3 unless you choose people):	
Visual occupancy verified by other, explain	
Attempted Direct Contact:	
Why was attempt not made?	
Was door card/envelope provided?	
Name of Occupant	
Occupant Phone:	
Phone Number Type:	
If other phone type, explain	
Occupant's Attitude:	
Vacancy Determined By	Notices posted at property, Utilities Off/ Volt Stick, No window coverings
If vacancy determined by other, explain	
Left Vacant Property Notice?	
Why was vacant property notice not left?	

Securing

Is Property Secure?	No
Were you able to secure the property before leaving?	No
Lockbox Present?	No
Did the lockbox combo/key code work?	
Why did lockbox combo/key code not work?	
Describe other reason for no interior access	
Were you still able to gain access to the interior?	No
Explain how you were still able to gain access	

Violations

Violation Posted?	No
Can you read the text on the posting?	
Violation for:	
Describe other violation type:	
Violation property condition inquiry number	
Violation search completed?	

Unit number violation applies to
 Citation issued by:
 Issuing Agency Address:
 Phone number of issuing agency/HOA:
 Violation dated:
 Violation Received Date (leave blank if unknown)
 Violation to be Resolved by
 Has the issue cited on the notice/violation been resolved?
 Demolition Status
 Reason for Demolition
 Demolition Scheduled Date (leave blank if unknown)

Neighborhood

Neighborhood Condition: Stable
 How does the property compare to the neighborhood: At
 Is this a High Vandal Area? No

For Sale

For Sale Sign? No
 For Sale By?
 Broker Name
 Broker Phone

Property Type

Structure Type Single Family
 Explain structure type other:
 Vacant Lot Reason
 Mobile Home in a park?
 Name of Mobile Home park:
 Park phone number:
 Is property permanently attached to the foundation?
 VIN#
 Mobile Home type:
 If Other, explain:
 Construction Type Frame
 Specify Other Construction Type
 Estimated Property Value 75,000 - 99,999
 Distressed Property? Unknown

Property Condition

Property Condition Fair
 Property Condition Detail C3 - older home but needs repairs to bring up to code and current conditions

Identify Main Reason for Poor Property Condition:

Other reason for poor condition

Exterior Damages

Are there any broken or boarded windows or doors?	Yes
How many doors ALREADY boarded?	0
How many exterior doors broken?	1
How many exterior doors need to be secured?	1
How many windows ALREADY boarded?	0
How many windows are broken?	0
Are any shutters in need of repair?	No
Are there damages to the foundation?	No
Do any decks and/or porches appear to be unacceptable/unsafe?	No
Are handrails damaged/missing where there are 3 or more steps?	No
Any damaged or disconnected gutters?	No
Any damaged or disconnected downspouts or extensions?	No
Are there any drainage concerns?	No
Do any crawlspaces/vents/lines need to be secured/covered?	No
Are any drain pipes missing or damaged?	No
Is there a tarp on the roof of the main dwelling?	No
Is there any obvious roof damage (missing shingles, holes, damaged stack pipes, sagging roof trusses, damaged shingles, fascia boards or soffits) requiring repair?	No
Do any locks need to be changed?	Yes
Remove Debris Needed?	Yes
Amount of Debris:	3 cu yard
Are there exterior damages caused by natural disaster?	No
Why were you unable to determine exterior natural disaster related damages: Identify the cause of exterior natural disaster related damages: Describe other cause of natural disaster damage	
Are there any exterior damages NOT related to natural disaster?	No
Why were you unable to determine exterior damages NOT related to natural disaster: Identify the cause of exterior damages NOT related to natural disaster: Describe other damage not related to natural disaster	
Roof damage description	
Exterior fire damage description	

Exterior neglect damage description
 Exterior vandalism damage description
 Exterior freeze damage description
 Exterior storm damage description
 Exterior flood damage description
 Exterior hail damage description
 Exterior tornado damage description
 Exterior wind damage description
 Exterior earthquake damage description
 Exterior mud/landslide damage description
 Exterior water damage description
 Exterior theft damage description
 Environmental Hazard Exists?
 Describe other hazard:
 Exterior structural damage description
 Eyeball Estimate of all exterior damages:

Garage

Garage Yes
 Garage Type Attached

Detached Structures

Are there any detached structures (Shed, Garage, Barn, Other)? Yes
 Are there any tarps on the roofs of any detached structures? None
 Are any detached structures boarded? None
 Do any detached structures need to be secured? Shed
 Do any exterior surfaces on any detached structures need repair? None
 Does the roof on any detached structures require repair? None
 Are any detached structures in disrepair? None
 Is any graffiti on any detached structures? None
 Number of exterior buildings 2

Exterior Misc

Are there any potential hazards at the property that could damage an adjoining property? No
 Is there an above ground oil tank? No
 Is the tank leaking?
 Is the tank inoperable?
 Describe other potential hazard:
 Is there an above ground propane gas tank on the property? No
 Is there graffiti on exterior of property or on interior that is visible from exterior? No

Describe graffiti location:

Is the exterior maintained by an HOA? No
Is the property connected to sewer or septic? Unk
Is the Cyprex Emergency posting visible? No

General Description of Exterior:

Pool / Spa

Is there a pool/hot tub present? No
Pool Type
Does the pool/hot tub need to be treated?
Does the pool need to be properly secured by a fence/gate/lanai?
Is the fence/gate/lanai surrounding the pool/hot tub damaged?
Pool/hot tub fence/gate/lanai damage details
Is the pool/hot tub equipment missing?
Missing pool equipment details

Yard

Property Fenced? Yes
Fence Secured? Yes
Is there raw/perishable garbage present? Yes
Is there personal property in the yard? Yes
Does fencing around the property need repair? No
Fence repair detail
Does the lawn need maintenance? Yes
Are there overgrown weeds/invasive plants? Yes
Do trees and bushes need to be trimmed back? Yes
Does the lawn need edging? Yes
Are all paved areas free and clear of snow and ice? Yes
Grass Cut Needed? Yes
Height of Grass? Under 6 Inches

Interior Damages

Interior Currently in Broom Swept Condition?
Number of rooms
Are there interior damages caused by natural disaster?
Why were you unable to determine interior natural disaster related damages:
Identify the cause of interior natural disaster related damages:
Describe other cause of interior natural disaster damage
Are there any interior damages NOT related to natural disaster?

Why were you unable to determine interior damages NOT related to natural disaster:
Identify the cause of interior damages NOT related to natural disaster:
Describe other interior damage not related to natural disaster
Is flood dmg GT 20 LF?
Is freeze dmg GT 20 LF?
Interior Roof damage description
Interior fire damage description
Interior neglect damage description
Interior vandalism damage description
Interior freeze damage description
Interior storm damage description
Interior flood damage description
Interior hail damage description
Interior tornado damage description
Interior wind damage description
Interior earthquake damage description
Interior mud/landslide damage description
Interior water damage description
Interior theft damage description
Interior Environmental Hazard Exists?
Describe other Interior hazard:
Interior structural damage description
Eyeball Estimate of all interior damages:
Personal property in house?
Are electric cover plates missing?
Do any wires need to be capped?
Do the floors have holes, trip hazards or anything that might cause personal injury?
Provide trip hazard details
Is the attic damaged?
Attic damage details
Does there appear to be a rodent/insect infestation?
Does the water need to be turned off at the main interior?
Raw/perishable garbage present?
Are smoke detectors present?
Are the smoke detectors functioning properly?
Are Carbon Monoxide detectors present?
Are the Carbon Monoxide detectors functioning properly?
Discoloration that appears to be causing further damage:

Is mold/discoloration dmg GT 20 LF?
 Are there holes?
 Are there any winterization stickers?
 Does the property need to be winterized?
 Do any of these health and safety issues exist?

Kitchen / Bathroom / Utility

Type of Heating/Cooling System?
 HVAC Furnace or Boiler Present?
 Describe missing Furnace components
 Missing components of HVAC units (inside and out)?
 Describe missing HVAC components
 Explain why you selected None for Heating/Cooling System:
 Identify all MISSING appliances
 Describe other appliances
 Missing GFCI in wet areas
 Missing Toilets
 Missing Tub/showers
 Missing plumbing fixtures or plumbing
 Missing Water Heater
 Electrical breaker panel missing/damaged

Basement

Is there a basement present?
 Is a sump pump present?
 Is a sump pump required?
 Is a crock present for a sump pump?
 Is the sump pump operational?
 Is the sump pump breaker switched to on?
 Does the basement appear to have water penetration?

Utilities

Is the Electric meter present? Yes
 Electric meter missing reason
 Is the Electric meter running? No
 Does the property use city gas? No
 Is the Gas meter present?
 Gas meter missing reason
 Is the Gas meter running?
 Does the property use city water? No
 Is the Water meter present?
 Water meter missing reason

Is the Water meter running?	
Where is the water meter located?	
Are there any shared utilities?	None
Does the water need to be turned off at the curb?	No

Disaster

General assessment of Natural Disaster damage:	
Describe reasons for natural disaster assessment	
Is the property habitable?	
Explain why you are unable to determine habitability:	
Are repairs in progress?	

Vacant Certification

Which type of Vacancy Certification will be provided?	Digital
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Completion

Personal Property Estimate	100
General Notes	Vacant and unsecured, door open, missing lockbox, No street sign,
Any other services recommended?	Yes
Detail the other services recommended	need secured, change lock, debris remove, yard need maintained
Inspector Name	Teresa Uriarte

Inspection Notes

Inspection Note	Vacant and unsecured, door open, missing lockbox, No street sign,
Additional Note	