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

NATIONSTAR MORTGAGE LLC D/B/A MR.  
COOPER,

Plaintiff,

vs.

PATRICK K. EDVALSON; DAWN E.  
EDVALSON; BANK OF AMERICA, N.A.,  
SUCCESSOR BY MERGER TO  
COUNTRYWIDE BANK, A DIVISION OF  
TREASURY BANK, N.A.; MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS,  
INC.; THE BANK OF NEW YORK MELLON  
FKA THE BANK OF NEW YORK, AS  
SUCCESSOR TRUSTEE TO JPMORGAN  
CHASE BANK, N.A., AS TRUSTEE ON  
BEHALF OF THE CERTIFICATEHOLDERS OF  
THE CWHEQ INC., CWHEQ REVOLVING  
HOME EQUITY LOAN TRUST, SERIES 2005-G;  
OREGON AFFORDABLE HOUSING  
ASSISTANCE CORPORATION; STATE OF  
OREGON; PORTFOLIO RECOVERY  
ASSOCIATES, LLC; PARTIES IN POSSESSION,

Defendants.

Case No. 19CV11195

STIPULATED GENERAL JUDGMENT  
OF FORECLOSURE AND SALE

Default having been entered against Defendant(s), Patrick K. Edvalson, Dawn E. Edvalson,  
Bank of America, N.A., successor by merger to Countrywide Bank, a division of Treasury Bank,  
N.A., Mortgage Electronic Registration Systems, Inc., Oregon Affordable Housing Assistance

1 - GENERAL JUDGMENT OF FORECLOSURE AND  
SALE  
JLF No. 18-124469

*Janeway Law Firm, LLC*  
1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683  
Telephone (360) 260-2253 (800)970-5647  
Fax (360) 260-2285  
ksutherland@logs.com

1 Corporation, State of Oregon, Portfolio Recovery Associates LLC and Parties in Possession and  
2 Defendant(s), The Bank of New York Mellon fka The Bank of New York, as successor Trustee to  
3 JPMorgan Chase Bank, N.A., as trustee on behalf of the Certificateholders of the CWHEQ Inc.,  
4 CWHEQ Revolving Home Equity Loan Trust, Series 2005-G, having stipulated to entry of  
5 judgment:  
6

7 It is hereby

8 ORDERED AND ADJUDGED:

- 9 1. The real property to which this judgment relates (hereafter the "Property") is situated in Union  
10 County, Oregon is commonly known as 1417 X Avenue, La Grande, OR 97850 and is legally  
11 described as follows:

12 Described in the Deed of Trust as:

13 Lot Numbered Eighteen (18) and the West Ten (10) Feet of Lot Numbered Seventeen  
14 (17) in Block Numbered Nineteen (19) of Predmore Addition to La Grande, Union  
15 County, Oregon, according to the Recorded Plat of said Addition.

16 And more accurately described as:

17 Lot 18 and the West 10 feet of Lot 17, in Block 19 of PREDMORE ADDITION to La  
18 Grande, Union County, Oregon, according to the recorded plat of said addition.

- 19 2. The Deed of Trust executed and delivered by Defendant, Patrick K. Edvalson and Dawn E.  
20 Edvalson, Husband and Wife ("Borrower") on or about June 25, 1997 and recorded on July 3,  
21 1997 as Document No. 972772 in the official records of Union County, Oregon, is a valid and  
22 perfected lien against all of the Property for the amount of Plaintiff's judgment as provided  
23 herein.  
24 3. The Plaintiff is the holder of the original note dated June 25, 1997 and made by Patrick K.  
25 Edvalson and Dawn E. Edvalson in the amount of \$63,446.00. A copy of the Note was

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1 attached to the complaint as Exhibit. Plaintiff is the holder of the Note and the beneficial  
2 interest in the Deed of Trust (together the "Loan").

3 4. The interest of each of the Defendant(s) subject to this Judgment and any successor in interest  
4 in the Property is foreclosed and terminated excepting only any statutory right of redemption  
5 as provided by Oregon law.  
6

7 5. The lien of the Plaintiff is superior to any interest, lien, or claim of the remaining Defendants  
8 and shall remain in effect until issuance of a Sheriff's Deed. Upon Motion to the Court and  
9 good cause shown, Plaintiff may move to rescind the foreclosure judgment and to reinstate  
10 the Loan prior to the Sheriff's sale, returning the parties to their prejudgment interests and  
11 priorities.  
12

13 6. The Defendant(s) are not entitled to a homestead exception as against Plaintiff's judgment.

14 7. All of the rights, title and interest that Borrower(s) had as of the date of the Deed of Trust or  
15 thereafter acquired in the subject Property, is hereby ordered to be sold by the Union County  
16 Sheriff's Office in accordance with the process for sale upon execution, and the proceeds of  
17 sale shall be applied; first to the costs of sale; second to satisfaction of the amounts awarded  
18 Plaintiff herein; with the surplus, if any, to the Defendants in the priority as their interest may  
19 appear or to the clerk of the court to be distributed to such party of parties as may establish  
20 their right thereto.  
21

22 8. Plaintiff or any junior lienholders may become purchaser at the sale of the Property.

23 9. The purchaser at the sale is entitled to such remedies as are available at law or in equity to  
24 secure possession.  
25

10. The purchaser at the sale may apply to the Court for a writ of assistance if any Defendant or any person holding possession under or through such Defendant(s) shall refuse to surrender possession to the purchaser immediately on the purchaser's demand for possession.

11. Under the terms of the Loan there is now due and owing to Plaintiff the following amounts:

Principal		\$28,496.10	
Prejudgment interest at variable rate(s) through December 31,2021 (accruing thereafter until entry of judgment at 3.75%)			\$3,855.92
Other Costs and fees (recoverable)		7,673.12	
	Property Tax	\$3,885.77	
	Hazard Insurance	\$2,896.00	
	PMI/MIP	\$420.28	
	Appraisal/BPO	\$235.00	
	Property Inspections	\$236.07	
	Subtotal		\$36,169.22
	Total plus Prejudgment Interest		\$40,025.14

12. Attorney Fees and Costs are awarded to Plaintiff as follows:

Costs			\$2,710.50
	Title Search Cost	\$216.00	
	Skip Trace Costs	\$50.00	
	Filing Fee	\$267.00	
	Lis Pendens Recording Fee	\$100.00	
	Service Costs	\$1,802.50	
	Prevailing Party Fee	\$275.00	
	Attorney fees		\$6,125.00
	Total		\$8,835.50

13. Post judgment interest on the aggregate of all amounts declared due above shall accrue from the date of judgment at the legal rate of 9% per annum pursuant to ORS 82.010.

1 14. This Judgment shall not create a personal lien or liability against Borrower except as is  
2 customary or necessary to execute on such Judgment and for purposes of redemption. In no  
3 event should it be construed as establishing personal liability for any persons whose debt has  
4 been extinguished in bankruptcy or by an In Rem order granting relief from stay, but only to  
5 foreclose the deed of trust mortgage. In the event the proceeds of sale are insufficient to pay  
6 the amounts due to Plaintiff, no general execution shall be issued and Plaintiff shall not be  
7 entitled to any further judgment, including a judgment for deficiency.  
8

9 15. Execution may issue against the subject property for the aggregate amount found due Plaintiff  
10 herein as detailed in Paragraphs 11 through 13 together (together "Amounts Due"). Plaintiff  
11 may credit bid up to the Amounts Due plus such additional amounts as provided by ORS  
12 18.936 or other applicable law.  
13

14 16. If before sale such amount, including sheriff's fees for the execution, is tendered to the Court  
15 and paid to the clerk, the execution, if issued, shall be recalled and the effect of the judgment  
16 as to the amounts due shall be terminated.

17 17. The Clerk of the Court is hereby ordered to issue a Writ of Execution in Foreclosure for the  
18 sale of the Property. Plaintiff may credit bid the amounts determined in Paragraphs 11 through  
19 13 plus such additional amounts as provided in Paragraph 16 for purposes of ORS 18.936.  
20

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1 18. This Court shall retain jurisdiction to enter such additional order, judgment or decree  
2 necessary to enforce this judgment, the writ of execution or for the purchaser at the foreclosure  
3 sale to obtain possession.  
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8 4/28/2022 10:07:11 AM

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11 Circuit Court Judge Thomas B Powers  
12  
13  
14

15 **Certificate of Readiness under UTCR 5 100**

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

- 17 1.  Each party affected by this order or judgment has stipulated to the order or judgment, as  
18 shown by each party's signature on the document being submitted.  
19 2.  Each party affected by this order or judgment has approved the order or judgment, as shown  
20 by each party's signature on the document being submitted or by written confirmation of approval  
21 sent to me.  
22 3.  I have served a copy of this order or judgment on each party entitled to service and:  
23 a.  No objection has been served on me.  
24 b.  I received objections that I could not resolve with a party despite reasonable efforts to do so.  
I have filed a copy of the objections I received and indicated which objections remain unresolved.  
25 c.  After conferring about objections, [role and name of objecting party] agreed to independently  
26 file any remaining objection.  
27 4.  Service is not required pursuant to subsection (3) of this rule, or by statute, rule, or otherwise.  
28 UTCR 8/1/16 5.5 (including out-of-cycle amendment of 5.100)

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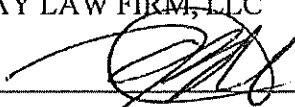
1 5. [ ] This is a proposed judgment that includes an award of punitive damages and notice has been  
2 served on the Director of the Crime Victims' Assistance Section as required by subsection (5) of  
3 this rule.

4 6. [ ] Other: \_\_\_\_\_

5 So stipulated and submitted by:

6 Attorneys for Plaintiff,  
7 JANEWAY LAW FIRM, LLC

8 By: \_\_\_\_\_

9  4-27-2022  
10 James A. Craft #090146 [jcraft@janewaylaw.com]  
11 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683  
12 (360) 260-2253; Fax (360) 260-2285

13 So Stipulated:

14 /s/ John M. Thomas

15 John M. Thomas, OSB #024691  
16 Attorney for Stipulating Defendant  
17 The Bank of New York Mellon fka The Bank of  
18 New York, as successor Trustee to JPMorgan  
19 Chase Bank, N.A., as trustee on behalf of the  
20 Certificateholders of the CWHEQ Inc., CWHEQ  
21 Revolving Home Equity Loan Trust, Series  
22 2005-G  
23 McCarthy & Holthus  
24 920 SW 3rd Ave, 1st Floor  
25 Portland, OR 97204  
26 (971)201-3200

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