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

MEB LOAN TRUST III, U.S. BANK TRUST
NATIONAL ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS
TRUSTEE,

Plaintiff,

vs.

THE UNKNOWN HEIRS AND DEVISEES
OF ABEL REFUGIO OCAMPO AKA ABEL
R. OCAMPO AKA ABEL OCAMPO; U.S.
BANK, NATIONAL ASSOCIATION ND;
CITIBANK, N.A.; STATE OF OREGON
DEPARTMENT OF HUMAN SERVICES;
OREGON AFFORDABLE HOUSING
ASSISTANCE CORPORATION; ISABEL
ROJAS; ISMAEL ROJAS; SEFORA
OCAMPO; SONIA OCAMPO; OCCUPANTS
OF THE PROPERTY,

Defendants.

Case No.: 24CV00685

WRIT OF EXECUTION IN
FORECLOSURE

TO THE UMATILLA COUNTY SHERIFF:

A Judgment of Foreclosure was entered and docketed in this case on November 6, 2024.
A true copy of the Judgment is attached hereto. The Judgment was entered in favor of the
Plaintiff:

1 MEB Loan Trust III, U.S. Bank Trust National Association, Not in Its Individual
Capacity but Solely as Trustee
2 c/o Grace Chu
Attorney for Plaintiff

3 McCarthy & Holthus, LLP
4 920 SW 3rd Ave, 1st Floor
Portland, OR 97204

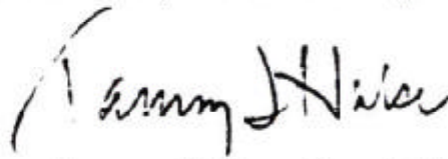
5 With the adjudicated amount due of \$20,655.75, plus pre judgment interest from October 16,
6 2024 through November 5, 2024 at the Note rate of 5.99000% in the amount of \$30.87, plus post
7 judgment interest at the statutory rate of 9.0% per annum from November 6, 2024 through
8 November 8, 2024 in the amount of \$15.28, and continuing with a per diem of \$5.09, currently
9 totaling \$20,701.90.

10 **NOW, THEREFORE, IN THE NAME OF THE STATE OF OREGON,** you are
11 hereby commanded to sell, in the manner prescribed by law for the sale of real property on
12 execution (subject to redemption of 180 days), all of the interest that the Defendant had on or
13 about May 22, 2007, the date of the Deed of Trust, and also the interest that the Defendant had
14 thereafter, in the real property described as follows:

15 SOUTH 75 FEET OF NORTH 150 FEET OF LOT 14, STANFIELD ORCHARD
16 OUTLOTS, LOCATED IN SOUTH HALF OF SECTION 32, TOWNSHIP, 4
17 NORTH, RANGE 29, E.W.M., UMATILLA COUNTY, OREGON; SUBJECT
18 TO ANY AND ALL WATER RIGHTS OF WAY; ALSO THAT PORTION OF
19 THE FOLLOWING PROPERTY LYING EAST OF AND ADJACENT TO THE
20 SOUTH 75 FEET OF NORTH 150 FEET OF LOT 14, STANFIELD ORCHARD
21 OUTLOTS, LOCATED IN SOUTH HALF OF SECTION 32, TOWNSHIP 4
22 NORTH, RANGE 29, EAST OF THE WILLAMETTE MERIDIAN,
23 UMATILLA COUNTY, OREGON, DESCRIBED AS FOLLOWS: THAT
24 PORTION OF LOT 13, STANFIELD ORCHARD OUTLOTS, CITY OF
25 STANFIELD, UMATILLA COUNTY, OREGON, BEING DESCRIBED AS
26 FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 13
27 AND RUNNING THENCE SOUTH 0 DEGREES 15 MINUTES 54 SECONDS
28 EAST ALONG THE WEST LINE OF SAID LOT 13, A DISTANCE OF 225.00
FEET; THENCE NORTH 89 DEGREES 39 MINUTES 08 SECONDS EAST
0.89 FEET TO A 1/2 INCH IRON REBAR; THENCE NORTH 0 DEGREES 28
MINUTES 06 SECONDS WEST, 75.07 FEET TO A 5/8 INCH IRON REBAR;
THENCE NORTH 0 DEGREES 25 MINUTES 29 SECONDS WEST, 149.94
FEET TO A 5/8 INCH IRON REBAR LYING ON THE NORTH LINE OF
SAID LOT 13; THENCE SOUTH 89 DEGREES 39 MINUTES 02 SECONDS
WEST ALONG SAID NORTH LINE 0.20 FEET TO THE POINT OF
BEGINNING. SITUATED IN THE COUNTY OF UMATILLA AND STATE
OF OREGON.

1 and commonly known as: 120 S Wayne Street, Stanfield, OR 97875.

2 Sale of the property is to satisfy the sum listed above, plus the costs incurred in
3 performing this Writ. Pursuant to ORS 18.872, you are authorized to continue execution under
4 the writ and delay making a return on the writ to no later than 150 days from receipt of the writ.
5 You are to make the return within 60 days after you receive this Writ. Should the sale be
6 continued, the writ may be automatically extended for 30 days.

7 

8 **Tammy Hulse, Court Clerk**

9 11/8/2024 1:17:18 PM



10 Dated: November 8, 2024 and submitted by:

11 McCarthy & Holthus, LLP

12 s/Grace Chu

13

_ John Thomas OSB No. 024691

14 _ Grace Chu OSB No. 220848

15 _ Michael Scott OSB No. 973947

16 920 SW 3rd Ave, 1st Floor

17 Portland, OR 97204

18 Phone: (971) 201-3200

19 Fax: (971) 201-3202

20 gchu@mccarthyholthus.com

21 Of Attorneys for Plaintiff

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

MEB LOAN TRUST III, U.S. BANK
TRUST NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE,

Plaintiff,

vs.

THE UNKNOWN HEIRS AND DEVISEES
OF ABEL REFUGIO OCAMPO AKA
ABEL R. OCAMPO AKA ABEL
OCAMPO; U.S. BANK, NATIONAL
ASSOCIATION ND; CITIBANK, N.A.;
STATE OF OREGON DEPARTMENT OF
HUMAN SERVICES; OREGON
AFFORDABLE HOUSING ASSISTANCE
CORPORATION; ISABEL ROJAS;
ISMAEL ROJAS; SEFORA OCAMPO;
SONIA OCAMPO; OCCUPANTS OF THE
PROPERTY,

Defendants.

Case No.: 24CV00685

GENERAL JUDGMENT OF
FORECLOSURE

1.

THIS MATTER came before the Court on Plaintiff's motion.

Defendants THE UNKNOWN HEIRS AND DEVISEES OF ABEL REFUGIO OCAMPO
AKA ABEL R. OCAMPO AKA ABEL OCAMPO; U.S. BANK, NATIONAL
ASSOCIATION ND; CITIBANK, N.A.; STATE OF OREGON DEPARTMENT OF
HUMAN SERVICES; OREGON AFFORDABLE HOUSING ASSISTANCE
CORPORATION; ISABEL ROJAS; ISMAEL ROJAS; SEFORA OCAMPO; SONIA
OCAMPO; and OCCUPANTS OF THE PROPERTY ("Defaulted Defendants") were duly
served with process and failed to appear; the default has been entered against Defaulted

1 Defendants, and it appearing that Defaulted Defendants are not incapacitated, protected
2 persons, respondents as defined in ORS 125.005, minors, or in the military service of the
3 United States;

4 2.

5 IT IS HEREBY ADJUDGED that Plaintiff shall have judgment as follows:

- 6 a. The real property to which this judgment relates is located and situated in Umatilla County,
7 Oregon, and is commonly known as 120 S Wayne Street, Stanfield, OR 97875 (the "Subject
8 Property"), legally described as:

9 SOUTH 75 FEET OF NORTH 150 FEET OF LOT 14, STANFIELD ORCHARD
10 OUTLOTS, LOCATED IN SOUTH HALF OF SECTION 32, TOWNSHIP, 4
11 NORTH, RANGE 29, E.W.M., UMATILLA COUNTY, OREGON; SUBJECT
12 TO ANY AND ALL WATER RIGHTS OF WAY;

13 ALSO THAT PORTION OF THE FOLLOWING PROPERTY LYING EAST
14 OF AND ADJACENT TO THE SOUTH 75 FEET OF NORTH 150 FEET OF
15 LOT 14, STANFIELD ORCHARD OUTLOTS, LOCATED IN SOUTH HALF
16 OF SECTION 32, TOWNSHIP 4 NORTH, RANGE 29, EAST OF THE
17 WILLAMETTE MERIDIAN, UMATILLA COUNTY, OREGON, DESCRIBED
18 AS FOLLOWS:

19 THAT PORTION OF LOT 13, STANFIELD ORCHARD OUTLOTS, CITY OF
20 STANFIELD, UMATILLA COUNTY, OREGON, BEING DESCRIBED AS
21 FOLLOWS:

22 BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 13 AND
23 RUNNING THENCE SOUTH 0 DEGREES 15 MINUTES 54 SECONDS EAST
24 ALONG THE WEST LINE OF SAID LOT 13, A DISTANCE OF 225.00 FEET;
25 THENCE NORTH 89 DEGREES 39 MINUTES 08 SECONDS EAST 0.89
26 FEET TO A 1/2 INCH IRON REBAR; THENCE NORTH 0 DEGREES 28
27 MINUTES 06 SECONDS WEST, 75.07 FEET TO A 5/8 INCH IRON REBAR;
28 THENCE NORTH 0 DEGREES 25 MINUTES 29 SECONDS WEST, 149.94
FEET TO A 5/8 INCH IRON REBAR LYING ON THE NORTH LINE OF
SAID LOT 13; THENCE SOUTH 89 DEGREES 39 MINUTES 02 SECONDS
WEST ALONG SAID NORTH LINE 0.20 FEET TO THE POINT OF
BEGINNING.

SITUATED IN THE COUNTY OF UMATILLA AND STATE OF OREGON.

APN/Parcel No. 118575.

- 23 b. That the Deed of Trust recorded on the Subject Property on June 12, 2007 as Instrument No.
24 2007-5200806 in the official records of Umatilla County, Oregon, be reformed so that the
25 correct legal description, as stated above in paragraph 1, takes the place of the incomplete
26 legal description as stated in the Deed of Trust.

- 1 c. That the reformed Deed of Trust is a valid lien against the Subject Property and is senior to
2 that of any and all other persons, including, without limitation, all of the other Defendants.
- 3 d. Plaintiff is entitled to enforce the note dated May 22, 2007 and made, delivered, and executed
4 by ABEL REFUGIO OCAMPO AKA ABEL R. OCAMPO AKA ABEL OCAMPO to Bank
5 of America, NA in the amount of \$10,000.00 (the "Note"). The Note was transferred to
6 Plaintiff by delivery of possession and by indorsement set forth on the Note.
- 7 e. A deed of trust was made, executed, and delivered by Defendant ABEL REFUGIO
8 OCAMPO AKA ABEL R. OCAMPO AKA ABEL OCAMPO on or about May 22, 2007
9 (the "Deed of Trust"). The Deed of Trust was recorded on June 12, 2007 as Instrument No.
10 2007-5200806 in the official records of Umatilla County, Oregon. The Deed of Trust is a
11 valid and perfected lien against all of the Property for and securing the Amount Due. The
12 lien of the Plaintiff is superior to any interest, lien, or claim of the Defendants and shall
13 remain in effect until issuance of a Sheriff's Deed.
- 14 f. The Borrower failed to make the payment that was due for October 10, 2021 and has not
15 cured the default. The amount of debt secured by the Deed of Trust that is now due and
16 owing is comprised of the following amounts (the "Amount Due"):

17	a) Unpaid principal balance:	\$8,961.08
18	b) Prejudgment interest good through	\$1,689.34
19	10/15/2024 and continuing until the	
20	entry of judgment at the current	
	Note rate of 5.99000%:	
21	c) Additional amounts due under the	\$1,575.01
	terms of the loan:	
22	d) Attorney fees and costs:	\$8,345.32
23	e) Prevailing party fee (ORS 20.190	\$85.00
24	(1)(b)(A)):	
25	Total:	\$20,655.75

1 Pursuant to ORS 82.010 (2), post-judgment interest shall accrue on the Amount Due from the
2 date of entry of this judgment through the sale of the Subject Property at the rate of 9.00%
3 per annum.

4 g. The interest of the Defendants and any successor in interest in the Subject Property is
5 foreclosed and terminated excepting only any statutory right of redemption as provided by
6 Oregon law.

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

8 i. All right, title and interest in the Subject Property that Defendant ABEL REFUGIO
9 OCAMPO AKA ABEL R. OCAMPO AKA ABEL OCAMPO had as of the date of the Deed
10 of Trust or thereafter acquired is hereby ordered to be sold by the Umatilla County Sheriff's
11 Office in accordance with the process for sale upon execution, and the proceeds of sale shall
12 be 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, post-judgment property taxes,
16 insurance, and other sums reasonably incurred and allowed under the Deed of Trust to
17 protect Plaintiff's interest in the Property, and any incurred costs of sale;

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

21 j. Plaintiff may become purchaser at the sale of the Subject Property and, pursuant to ORS
22 18.936 (2), may credit bid up to the Amount Due, plus post-judgment interest accruing from
23 the date of entry of judgment through the date of the sale, post-judgment property taxes,
24 insurance, and other sums reasonably incurred and allowed under the Deed of Trust to
25 protect Plaintiff's interest the Property, and any incurred costs of sale.

26 k. The purchaser at the sale is entitled to exclusive and immediate possession of the Subject
27 Property from and after the date of the sale and is entitled to such remedies as are available at
28

1 law or in equity to secure possession. The purchaser at the sale may apply to the Court for a
2 writ of assistance if any Defendant, other party, or other person shall refuse to surrender
3 possession to the purchaser immediately upon the purchaser's demand for possession.

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

6 m. If, before the sale, the Amount Due is brought into court and paid to the clerk, the execution,
7 if issued, shall be recalled and the effect of the judgment as to the Amount Due shall be
8 terminated.

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 1) Defendant U.S. BANK, NATIONAL ASSOCIATION ND may claim a junior
12 interest in the Property by virtue of a Junior Deed of Trust in the amount of
13 \$15,183.00, recorded on 01/29/2008, as Instrument Number 2008-5310618, in the
14 Office of Umatilla County Records.

15 2) Defendant OREGON AFFORDABLE HOUSING ASSISTANCE CORPORATION
16 may claim a junior interest in the Property by virtue of a subordinate Deed of Trust,
17 in the amount of \$60,000.00, recorded on 6/28/2018, as Instrument Number 2018-
18 6730644.

19 3) Defendant CITIBANK, N.A. may claim a junior interest in the Property by virtue of a
20 Judgment in the amount of \$4,102.58, entered on 03/17/2019, Case number
21 19CV01450, in the State Circuit Court for Umatilla County, Oregon.

22 4) Defendant STATE OF OREGON DEPARTMENT OF HUMAN SERVICES may
23 claim a junior interest in the Property by virtue of a Request for Notice of Transfer or
24 Encumbrance recorded on 11/23/2020, as Instrument number 2020-7110319, in the
25 Office of Umatilla County Records.

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- 5) Defendant SEFORA OCAMPO may claim a junior interest in the Property by virtue of a Deed of Trust recorded on 10/24/2022, Instrument Number 2022-7480488, in the Office of Umatilla County Records.
- 6) Defendant ISMAEL ROJAS may claim a junior interest in the Property by virtue of a Deed of Trust recorded on 10/24/2022, Instrument Number 2022-7480488, in the Office of Umatilla County Records.
- 7) Defendant SONIA ROJAS may claim a junior interest in the Property by virtue of a Deed of Trust recorded on 10/24/2022, Instrument Number 2022-7480488, in the Office of Umatilla County Records.

11/5/2024 9:36:52 AM



Eva J. Temple, Circuit Court Judge

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

On October 25, 2024, a copy of the Motion for Entry of Judgment, Declaration of Attorney Fees and Costs for Plaintiff, Declaration of Amounts Due, and Proposed Judgment of Foreclosure was:

Served on:

Wade P Bettis PhD
1906 4th St
La Grande, OR 97850
Attorney for Isabel Rojas

not less than 3 days prior to submission to the court.

Accompanied by a stipulation by Opposing Attorney: Jackson Garcia and Firm: Oregon Department of Justice; Opposing Attorney: Wade P Bettis PhD PC and Firm: that no objection exists as to the judgment or order.

Mailed to:



CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL

Dated: Nov 8, 2024
TRIAL COURT ADMINISTRATOR

By: Tammy J Hulse
Tammy J Hulse

BY _____
TRIAL COURT ADMINISTRATOR
Date: _____ 20____
CORRECT COPY OF THE ORIGINAL
CERTIFIED TO BE A TRUE AND

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The Unknown Heirs and Devisees of Abel Refugio Ocampo aka Abel R. Ocampo aka
Abel Ocampo
120 S Wayne Street
Stanfield, OR 97875

U.S. Bank, National Association ND
175 SE Reed Market Rd
Bend, OR 97702

CitiBank, N.A.
1505 E Valley Pkwy
Escondido, CA 92027

Oregon Affordable Housing Assistance Corporation
725 Summer Street NE, Suite B
Salem, OR 97301

Ismael Rojas
120 S Wayne Street
Stanfield, OR 97875

Sefora Ocampo
120 S Wayne Street
Stanfield, OR 97875

Sonia Ocampo
1650 Hope Ave Apt 14
Hood River, OR 97031

Occupants of the Property
120 S Wayne Street
Stanfield, OR 97875

not less than 7 days prior to submission to the court with a notice of the time period to
object.

This proposed Judgment of Foreclosure is ready for judicial signature because:

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.

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

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.

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

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

Other: _____

Dated: November 1, 2024 and submitted by:

McCarthy & Holthus, LLP

s/Grace Chu

- John Thomas OSB No. 024691
- Grace Chu OSB No. 220848
- Michael Scott OSB No. 973947
920 SW 3rd Ave, 1st Floor
Portland, OR 97204
Phone: (971) 201-3200
Fax: (971) 201-3202
gchu@mccarthyholthus.com
Of Attorneys for Plaintiff