

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

VILLAGE CAPITAL & INVESTMENT LLC, Case No.: 25CV42146

Plaintiff,

vs.

WRIT OF EXECUTION IN
FORECLOSURE

THE UNKNOWN HEIRS AND DEVISEES
OF CARL EUGENE SAGER AKA CARL E.
SAGER AKA CARL SAGER; NICKI ANN
LOW AKA NICKI A. LOW AKA NICKI
LOW; SHARON G SAGER AKA SHARON
SAGER FKA SHARON CLARKE;
OCCUPANTS OF THE PROPERTY,

Defendants.

TO THE UMATILLA COUNTY SHERIFF:

A General Judgment of Foreclosure was entered and docketed in this case on March 16, 2026. A true copy of the Judgment is attached hereto. The Judgment was entered in favor of the Plaintiff:

VILLAGE CAPITAL & INVESTMENT LLC
c/o Michael Scott
Attorney for Plaintiff
McCarthy & Holthus, LLP
920 SW 3rd Ave, 1st Floor
Portland, OR 97204

With the adjudicated amount due of \$220,735.57, plus prejudgment interest at the per diem of \$20.62 from 3/5/2026 to 3/16/2026 in the amount of \$247.44, plus postjudgment interest at the statutory rate of 9.0% per annum from 3/17/2026 through 4/20/2026 in the amount of \$1,904.26, and continuing with a per diem of \$55.43, currently totaling \$222,887.27.

1 **NOW, THEREFORE, IN THE NAME OF THE STATE OF OREGON**, you are
2 hereby commanded to sell, in the manner prescribed by law for the sale of real property on
3 execution (subject to redemption of 180 days), all of the interest that the Defendant had on or
4 about April 25, 2022, the date of the Deed of Trust, and also the interest that the Defendant had
5 thereafter, in the real property described as follows:

6 LOT 55, PLAT OF SUNCREST ESTATES, AN ADDITION TO THE CITY OF
7 HERMISTON, UMATILLA COUNTY, OREGON.

8 and commonly known as: 293 E MONTANA AVE, HERMISTON, OR 97838.

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

14 DATED April 21, 2026

15 AJ West
16 clerk

17 By: Amy West



21 Dated April 20, 2026 and submitted by:

22 McCarthy & Holthus, LLP

23 s/ Michael Scott
24 Michael Scott OSB No. 973947
25 920 SW 3rd Ave, 1st Floor
26 Portland, OR 97204
27 Phone: (971) 201-3200
28 mscott@mccarthyholthus.com
Of Attorneys for Plaintiff

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

VILLAGE CAPITAL & INVESTMENT
LLC,

Plaintiff,

vs.

THE UNKNOWN HEIRS AND DEVISEES
OF CARL EUGENE SAGER AKA CARL
E. SAGER AKA CARL SAGER; NICKI
ANN LOW AKA NICKI A. LOW AKA
NICKI LOW; SHARON G SAGER AKA
SHARON SAGER FKA SHARON
CLARKE; OCCUPANTS OF THE
PROPERTY,

Defendants.

Case No.: 25CV42146

GENERAL JUDGMENT OF
FORECLOSURE

1.

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

- a. Defendants THE UNKNOWN HEIRS AND DEVISEES OF CARL EUGENE SAGER AKA CARL E. SAGER AKA CARL SAGER; NICKI ANN LOW AKA NICKI A. LOW AKA NICKI LOW; SHARON G SAGER AKA SHARON SAGER FKA SHARON CLARKE; OCCUPANTS OF THE PROPERTY ("Defaulted Defendants") were duly served with process and failed to appear; the Order of Default against said Defendants has been entered, and it appearing that Defaulted 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:

1 a. The real property to which this judgment relates is located and situated in Umatilla County,
2 Oregon, and is commonly known as 293 E MONTANA AVE, HERMISTON, OR 97838 (the
3 "Subject Property"), legally described as:

4 LOT 55, PLAT OF SUNCREST ESTATES, AN ADDITION TO THE CITY OF
5 HERMISTON, UMATILLA COUNTY, OREGON.

6 APN/Parcel No.: 158730, 4N2802-CB-12400.

7 b. Plaintiff is entitled to enforce the note dated April 25, 2022 and made, delivered, and
8 executed by Carl Eugene Sager to Mortgage Electronic Registration Systems, Inc. solely as
9 nominee for Low VA Rates, LLC in the amount of \$202,330.00 (the "Note"). The Note was
10 transferred to Plaintiff by delivery of possession and by indorsement set forth on the Note.

11 c. A deed of trust was made, executed, and delivered by Defendant Carl Eugene Sager on or
12 about April 25, 2022 (the "Deed of Trust"). The Deed of Trust was recorded on May 3, 2022
13 as Instrument No. 2022-7400503 in the official records of Umatilla County, Oregon. The
14 Deed of Trust is a valid and perfected lien against all of the Property for and securing the
15 Amount Due. The lien of the Plaintiff is superior to any interest, lien, or claim of the
16 Defendants and shall remain in effect until issuance of a Sheriff's Deed.

17 d. The Borrower failed to make the payment that was due for October 1, 2024 and has not cured
18 the default. The amount of debt secured by the Deed of Trust that is now due and owing is
19 comprised of the following amounts (the "Amount Due"):

20 a) Unpaid principal balance: \$193,789.39

21 b) Prejudgment interest accruing from \$11,473.18
22 2/13/2026 through 3/4/2026 and
23 continuing until the entry of
judgment at the current Note rate of
4.00%:

24 c) Additional amounts due under the \$7,459.00
25 terms of the loan:

26 d) Attorney fees and costs: \$7,929.00

e) Prevailing party fee (ORS 20.190 (1)(b)(A)): \$85.00

Total: \$220,735.57

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

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

f. The Defendants are not entitled to a homestead exception as against Plaintiff's judgment.

g. All right, title and interest in the Subject Property that Defendant Carl Eugene Sager had as of the date of the Deed of Trust or thereafter acquired is hereby ordered to be sold by the Umatilla County Sheriff's Office in accordance with the process for sale upon execution, and the proceeds of sale shall be applied:

- 1) First, to the costs of sale not incurred by Plaintiff;
- 2) Second, to the Amount Due, plus post-judgment interest accruing from the date of entry of judgment through the date of the sale, post-judgment property taxes, insurance, and other sums reasonably incurred and allowed under the Deed of Trust to protect Plaintiff's interest in the Property, and any incurred costs of sale;
- 3) Third, the surplus, if any, to the Defendants in the priority as their interest may appear, described *infra*, or to the clerk of the court to be distributed by the Court to such party or parties as they may establish their right thereto.

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

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

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

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

11 l. Pursuant to ORS 18.950 (4), the apparent priority of liens subsequent and inferior to the
12 Deed of Trust are as follows:

13 1) Defendant THE UNKNOWN HEIRS AND DEVISEES OF CARL EUGENE
14 SAGER AKA CARL E. SAGER AKA CARL SAGER may claim a junior interest in
15 the Property by virtue of intestate succession, devise or operation of law.

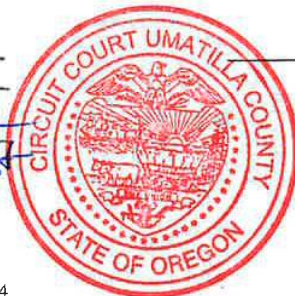
16 2) Defendant NICKI ANN LOW AKA NICKI A. LOW AKA NICKI LOW may claim a
17 junior interest in the Property by virtue of intestate succession, devise or operation of
18 law.

19 3) Defendant SHARON G SAGER AKA SHARON SAGER FKA SHARON CLARKE
20 may claim a junior interest in the Property by virtue of intestate succession, devise or
21 operation of law.

22 3/13/2026 2:10:44 PM

23
24 DEED TO BE A TRUE AND
25 NOT COPY OF THE ORIGINAL
26 COURT ADMINISTRATOR
27
28

Amy West
Amy West



Eva J. Temple
Eva J. Temple, Circuit Court Judge