

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

UMPQUA BANK, Successor by Merger with  
Columbia Bank fka Columbia State Bank fka  
Columbia River Bank Mortgage Group;

Plaintiff,

v.

DOE 1 and DOE 2, being the occupants of or  
parties in possession or claiming any right to  
possession of the Real Property commonly known  
as 71624 Charolais St., Pendleton, OR 97801;  
DOE 3 and DOE 4, being the unknown heirs and  
devisees of Michael J. Taylor, and also all other  
persons or parties unknown claiming any right,  
title, lien, or interest in the property described in  
the Complaint herein; MICHAEL P. TAYLOR;  
STATE OF OREGON, DEPARTMENT OF  
HUMAN SERVICES, ESTATE  
ADMINISTRATION DIVISION; and OREGON  
HEALTH AUTHORITY;

Defendants.

Case No. 24CV47148

WRIT OF EXECUTION  
(SPECIFIC REAL PROPERTY)

TO THE SHERIFF OF UMATILLA COUNTY:

WHEREAS, on January 29, 2025, in the above-entitled court, a General Judgment of  
Foreclosure Based on Default was entered in the above matter, a true copy of which is attached  
to this Writ as **Exhibit 1**, in which Plaintiff is Judgment Creditor and Defendants are Judgment  
Debtors,

AND WHEREAS the General Judgment requires the Sheriff to sell the specific real  
property described below,

NOW, THEREFORE, IN THE NAME OF THE STATE OF OREGON, you are hereby

1 commanded to sell, in the manner prescribed by law for the sale of real property upon execution,  
2 subject to redemption, all of the interest which the Defendants had on January 29, 2025, or  
3 thereafter and may now have in the real property described below to satisfy the Judgment and the  
4 costs of this Writ, making due return after you receive this Writ pursuant to ORS 18.872. The  
5 property which is to be sold is as follows:

6 Lot 7, Block 1, SHENANDOAH ESTATES, located in Southwest Quarter  
7 of Southeast Quarter of Section 28, Township 2 North, Range 33, East of  
the Willamette Meridian, Umatilla County, Oregon.

8 and commonly known as 71624 Charolais St., Pendleton, OR 97801.

9 The amounts owing on the money award in the Judgment as of January 29, 2025, were as  
10 follows:

11 1. **Debt Amount:**

- 12 a. The principal amount of \$57,531.14; plus
- 13 b. Accrued interest to January 31, 2025, of \$5,658.08; plus
- 14 c. Accruing interest at the rate of 7.875% per annum per the terms of the Note  
15 from February 1, 2025, to the date of entry of judgment (January 29, 2025);  
16 plus
- 17 d. Accrued late charges through January 31, 2025, of \$1,351.74; plus
- 18 e. Escrow advances of \$2,937.48; plus
- 19 f. Accrued NSF charges of \$35.00; plus
- 20 g. Advanced fees and costs of \$138.25; plus
- 21 h. Recoverable balance of \$18,410.42; plus
- 22 i. Accruing late charges, fees, expenses and advances; plus
- 23 j. Plaintiff's reasonable pre-judgment attorney fees of \$6,118.00; plus
- 24 k. Plaintiff's costs and disbursements of \$3,052.72; plus
- 25 l. Plaintiff's reasonable post-judgment collection fees and costs of \$4,930.50;  
26 plus

1 m. Interest on the sum of the amounts in subparagraphs a. through l., above, at  
2 the rate of 9% per annum from the date of judgment until paid.

3 The total amount owing on the money award as of February 21, 2025, is \$100,731.38.

4 The per diem rate is \$24.69781 per day from February 22, 2025, until paid.

5 The mailing address for the judgment creditor is: c/o Nancy K. Cary, at Hershner Hunter,  
6 LLP, P.O. Box 1475, Eugene, OR 97440.



*Tammy Hulse*

**Tammy Hulse, Court Clerk**

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FOR UMATILLA COUNTY

UMPQUA BANK, Successor by Merger with  
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Columbia River Bank Mortgage Group;

Plaintiff,

v.

DOE 1 and DOE 2, being the occupants of or  
parties in possession or claiming any right to  
possession of the Real Property commonly known  
as 71624 Charolais St., Pendleton, OR 97801;  
DOE 3 and DOE 4, being the unknown heirs and  
devisees of Michael J. Taylor, and also all other  
persons or parties unknown claiming any right,  
title, lien, or interest in the property described in  
the Complaint herein; MICHAEL P. TAYLOR;  
STATE OF OREGON, DEPARTMENT OF  
HUMAN SERVICES, ESTATE  
ADMINISTRATION DIVISION; and OREGON  
HEALTH AUTHORITY;

Defendants.

Case No. 24CV47148

GENERAL JUDGMENT  
OF FORECLOSURE BASED ON  
DEFAULT

It appearing that Defendants were served with Summons and Complaint herein in the  
manner prescribed by law and have failed to file an appearance within the time allowed by law;  
and it further appearing that Defendants Doe 3, Doe 4, Michael P. Taylor, State of Oregon,

Page 1 - GENERAL JUDGMENT OF FORECLOSURE  
BASED ON DEFAULT

4879-4764-8629

**HERSHNER HUNTER** LLP  
ATTORNEYS  
PO Box 1475, Eugene, Oregon 97440  
**541-686-8511**  
fax 541-344-2025

1 Department of Human Services, Estate Administration Division, and Oregon Health Authority  
2 were defaulted by previous Orders of this Court; and it further appearing that Defendants Doe 1  
3 and Doe 2 were dismissed by judgment of this Court; and

4 It further appearing that the Court finds that there is no just reason for delay in the entry  
5 of the general judgment; now, therefore,

6 JUDGMENT is hereby entered in favor of Plaintiff and against Defendants Doe 3, Doe 4,  
7 Michael P. Taylor, State of Oregon, Department of Human Services, Estate Administration  
8 Division, and Oregon Health Authority, jointly and severally, as follows:

9 IT IS ADJUDGED:

10 1. That the debt owing to Plaintiff under the Note and Trust Deed executed by  
11 Michael J. Taylor is an amount equal to the sum of the following ("**Debt Amount**"):

- 12 a. The principal amount of \$57,531.14; plus
- 13 b. Accrued interest to January 31, 2025, of \$5,658.08; plus
- 14 c. Accruing interest at the rate of 7.875% per annum from February 1, 2025, to  
15 the date of entry of judgment; plus
- 16 d. Accrued late charges through January 31, 2025, of \$1,351.74; plus
- 17 e. Escrow advances of \$2,937.48; plus
- 18 f. Accrued NSF charges of \$35.00; plus
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- 21 i. Accruing late charges, fees, expenses and advances; plus
- 22 j. Plaintiff's reasonable pre-judgment attorney fees of \$6,118.00; plus
- 23 k. Plaintiff's costs and disbursements of \$3,052.72; plus
- 24 l. Plaintiff's reasonable post-judgment collection fees and costs of \$4,930.50;  
25 plus

1 m. Interest on the sum of the amounts in subparagraphs a. through l., above, at  
2 the rate of 9% per annum from the date of judgment until paid.

3 2. The lien of the Trust Deed executed in favor of Plaintiff, recorded in the official  
4 records of Umatilla County, Oregon on March 18, 2002, as Recording No. 2002-4080377 (the  
5 "Deed of Trust"), is a valid and subsisting lien against all of the Real Property located at 71624  
6 Charolais St., Pendleton, OR 97801, and described as:

7 Lot 7, Block 1, SHENANDOAH ESTATES, located in Southwest  
8 Quarter of Southeast Quarter of Section 28, Township 2 North,  
9 Range 33, East of the Willamette Meridian, Umatilla County,  
Oregon.

10 3. The lien of the Deed of Trust is hereby foreclosed and the Real Property shall be  
11 sold by the Sheriff of Umatilla County in the manner provided by law.

12 4. The interests of all defendants are hereby foreclosed and the defendants no longer  
13 have any interest in the Real Property except any statutory rights of redemption after the sheriff's  
14 sale.

15 5. The proceeds of the sale shall be applied first to satisfy the costs of sale; then  
16 toward the satisfaction of the foregoing Judgment Amount, with any surplus thereafter to the  
17 clerk of court for distribution by further order of the court.

18 6. Except as otherwise set out in this General Judgment all rights, titles or claims of  
19 defendants or persons claiming by, through or under them, in or to the Real Property, are inferior  
20 and subordinate to Plaintiff's lien and all such rights of defendants are forever foreclosed.

21 7. Plaintiff or any other party may become the purchaser at the sale. The purchaser  
22 shall become entitled to exclusive possession of the Real Property from the date of the sheriff's  
23 sale and shall be entitled to such remedies as are available to secure possession, including a writ  
24 of assistance, if defendants or any other person shall refuse to surrender possession.

25 8. Each defendant and all persons claiming through or under them either as  
26 purchasers, encumbrancers, or otherwise are forever foreclosed of all interest or claim in the Real

Property except any statutory right of redemption that such defendants may have in the Real Property or any statutory right to excess proceeds.

9. The defendants are not entitled to any homestead exemptions.

The clerk of the court is hereby directed to enter this judgment as a general judgment and shall note it in the court's register.

1/29/2025 10:51:12 AM



Eva J. Temple, Circuit Court Judge

SUBMITTED BY:  
Nancy K. Cary, OSB No. 902254  
[ncary@hershnerhunter.com](mailto:ncary@hershnerhunter.com)  
HERSHNER HUNTER, LLP  
Of Attorneys for Plaintiff  
Trial Attorney



CERTIFIED TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL

Dated: 2/25, 2025

TRIAL COURT ADMINISTRATOR

By: Tammy J. Hulse

Tammy J. Hulse

**CERTIFICATE OF READINESS (UTCR 5.100)**

The foregoing **GENERAL JUDGMENT OF FORECLOSURE BASED ON DEFAULT** is ready for judicial signature because:

- ☐ 1. 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.
- ☐ 2. Each opposing party affected by this order or judgment has approved the order or judgment, as shown by the signature on the document being submitted or by written confirmation of approval sent to me.
- ☐ 3. I have served a copy of this order or judgment on all parties entitled to service and:

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- 1           ☐ a. No objection has been served on me.
- 2           ☐ b. I received objections that I could not resolve with the opposing party despite
- 3                 reasonable efforts to do so. I have filed a copy of the objections I received
- 4                 and indicated which objections remain unresolved.
- 5           ☐ c. After conferring about objections, Defendant agreed to independently file any
- 6                 remaining objection.
- 7           ☒ 4. The relief sought is against an opposing party who has been found in default.
- 8           ☐ 5. An order of default is being requested with this proposed judgment.
- 9           ☒ 6. Service is not required pursuant to UTCR 5.100(3), or by statute, rule, or otherwise.
- 10          ☐ 7. This is a proposed judgment that includes an award of punitive damages and notice
- 11                 has been served on the Director of the Crime Victims' Assistance Section as required
- 12                 by UTCR 5.100(4).

13 DATED: January 28, 2025.

14 HERSHNER HUNTER, LLP

15 By /s/Nancy K. Cary

16 Nancy K. Cary, OSB 902254

17 ncary@hershnerhunter.com

18 Of Attorneys for Plaintiff

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