



CERTIFIED COPY

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IN THE DISTRICT COURT OF SHERIDAN COUNTY, WYOMING
 FOURTH JUDICIAL DISTRICT

Wells Fargo Bank, National Association, as
 Trustee for Banc of America Alternative Loan
 Trust 2006-5 Mortgage Pass-Through
 Certificates, Series 2006-5,

CIVIL NUMBER: 2019-98

HONORABLE: John G. Fenn

Plaintiff,

No. _____
 Filed in the Office of the Clerk of the
 District Court of Sheridan County, WY

v.

NOV 22 2019

Anthony Laing also appearing of record as
 Anthony W. Laing, and June G. Laing, and any
 person in possession

Rene Botten Clerk of Court
 By Julie Rasmussen Deputy

Defendants.

JUDGMENT AND DECREE OF FORECLOSURE

The Court does hereby Order as follows:

STATEMENT OF FACTS AND CONCLUSIONS OF LAW

1. Jurisdiction is proper in this Court under Article 5, Section 10 of the Wyoming
 Constitution.



2. Venue is proper in this Court pursuant to Wyo. Stat. § 15-101(a)(iii) because this is an action for sale of real property under a mortgage.

3. On or about April 20, 2006, Defendant Anthony Laing also appearing of record as Anthony W. Laing executed and delivered to Bank of America, N.A., a promissory note in the original principal amount of \$376,000.00 (the "Note").

4. To secure payment of the Note, Defendant Anthony Laing also appearing of record as Anthony W. Laing, as the mortgagor(s), executed and delivered to Bank of America, N.A., as the mortgagee, a Mortgage bearing the same date as the Note (the "Mortgage") encumbering real property situated in Sheridan County, Wyoming (the "Property"). The Property has an address of 321 Hidden Hills Road, Sheridan, WY 82801, and is more particularly described as indicated on Exhibit "A" attached to the this Judgment.

5. Plaintiff is the current holder of the Note and beneficial interest under the Mortgage. The Mortgage and any assignments were recorded in the Office of the County Clerk and ex-officio Register of Deeds of Sheridan County, Wyoming as follows: Mortgage recorded on April 20, 2006, as Instrument No. 537925, in Book 630, at Page 0393 and Assignment of Mortgage in favor of Wells Fargo Bank, NA, as Trustee for the Certificate-Holders of Banc of America Alternative Loan Trust 2006-5, Mortgage Pass-Through Certificates, Series 2006-5 recorded on May 4, 2010, as Instrument No. 668322, in Book 768, at Page 0133; and Assignment of Mortgage in favor of Nationstar Mortgage LLC recorded on April 18, 2017, as Instrument No. 2017-734088, in Book 952, at Page 346; and Assignment of Mortgage in favor of Wells Fargo Bank, National Association, as Trustee for Banc of America Alternative Loan Trust 2006-5 Mortgage Pass-Through Certificates, Series 2006-5 recorded on January 30, 2019, as Instrument No. 2019-747814, in Book 996, at Page 231.



6. The property pledged as security for the Note and Mortgage is considered purchase money property, in that money was loaned so that the property could be purchased and this was not property previously owned by Anthony and June Laing.

7. The intent of the parties was that the interest of both Anthony Laing and June Laing would be pledged and secured by the Note and Mortgage as June is listed as a borrower on both the loan application and the HUD settlement statement that were drafted at or near the time of origination.

8. And all interest Anthony W. Laing aka Anthony Laing and June G. Laing have in the property is subject to and inferior to Plaintiff's secured interest and will be fully eliminated upon successful completion of the foreclosure action.

9. The Note and Mortgage are in default for failure to make the required payments.

10. Defendants were properly served with the Summons and Complaint as disclosed by the Service Returns on file herein, are fully subject to the jurisdiction of this Court, and the Court has jurisdiction of the subject matter of this action under the United States Constitution and the laws of the State of Wyoming.

11. Defendants have not made an appearance, are not represented by counsel, and have not filed any answer or responsive pleading in the above-entitled action.

12. After reviewing the pleadings and the motion of the Plaintiff for judgment the Court finds that there is no genuine issue as to any material fact, that Plaintiff is entitled to judgment as a matter of law and that the judgment herein is within the lawful jurisdiction of this Court.

DECLARATORY JUDGMENT



1. the Mortgage dated April 20, 2006 and that recorded on April 20, 2006 as Instrument No. 537925, Book 630, Page 0393 held by Plaintiff encumbers all interest in the property held by Anthony W. Laing aka Anthony Laing and June G. Laing and any and all interest Anthony W. Laing aka Anthony Laing and June G. Laing have in the property is subject to and inferior to Plaintiff's secured interest and will be fully eliminated upon successful completion of the foreclosure action.

JUDGMENT AND DECREE OF FORECLOSURE

1. Judgment is granted in favor of Plaintiff and against Defendants. The amount of the judgment debt owing on the Mortgage is \$638,854.78, itemized as follows:

Description	Amount
Principle Balance	\$359,754.23
Interest calculated from 11/01/2009 thru 10/02/2019 with a per diem rate of \$67.76 thereafter	\$245,337.47
Corporate Advances—Property Inspections	\$1,021.60
Corporate Advances—BPO Costs	\$115.00
Corporate Advances—Legal Costs	\$18,862.13
Escrow Advances—Hazard Insurance	\$10,815.43
Escrow Advances—Taxes	\$2,948.92
Total Amount Due	\$638,854.78

2. Plaintiff is entitled to foreclose the mortgage lien on the Property granted pursuant to Plaintiff's Mortgage and to offer for sale the Property in accordance with applicable Wyoming law to satisfy the principal and other amounts outstanding that are secured by the Plaintiff's Mortgage.



3. In particular, Plaintiff shall conduct the foreclosure sale as follows:

(i) Plaintiff shall cause a Notice of Foreclosure Sale to be published in a newspaper of general circulation in Sheridan County, Wyoming, once each week for four consecutive weeks in conformity with W.S. § 1-18-101(a)(ii) and (b);

(ii) The Sheridan County Sheriff shall conduct a public sale of the Property on the date of the foreclosure sale on the front steps of the Sheridan County Courthouse and offer the sale of the Property as a single parcel of land;

(iii) The period in which Defendants have the right to redeem the Property shall be twelve (12) months after the date of the foreclosure sale;

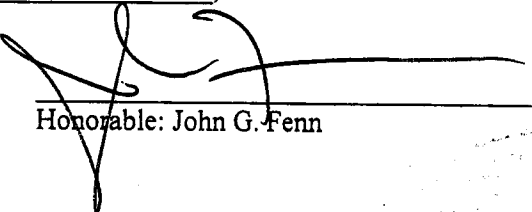
(iv) The period in which any judgment creditor of Defendants, or any grantee or mortgagee of the Property junior to the Plaintiff's Mortgage, or any person holding a lien against the Property junior to the Plaintiff's Mortgage is 30 days after expiration of Defendants' redemption period, if the Property is not redeemed by Defendants; and

(v) The Sheridan County Sheriff shall execute a certificate of sale, which document shall be recorded with the Sheridan County Recorder's office and a copy filed with the Court. The certificate of sale shall describe the time and place of sale, the successful bidder, and the amount of the high bid for the Property. Upon expiration of the redemption periods, the Sheriff or other officer conducting the sale shall execute a deed to the purchaser of the Property.



(vi) The Plaintiff is permitted to be a purchaser at the foreclosure and is permitted to "credit bid" the amount owed to it.

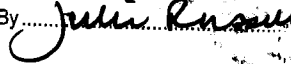
DATED this 22 day of November, 2019.


Honorable: John G. Fenn

Certificate of Clerk of the District Court
true and correct copy of the original judgment
is on file or of record in this court

Done this 22 day of November, 2019

Rene Botten

By 



2019-754303 11/26/2019 3:55 PM PAGE: 7 OF 9
BOOK: 584 PAGE: 554 FEES: \$36.00 HLM JUDGMENT - LEGAL
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

EXHIBIT "A"



Tract 1

A tract of land located in the E1/2NW1/4 and the W1/2NE1/4 of Section 30, Township 55 North, Range 83 West of the 6th P.M., Sheridan County, Wyoming, described as follows:

Beginning at a point which bears North 55°04' West 2173.1 feet from the East Quarter Corner of said Section 30, Township 55 North, Range 83 West, 6th P.M., Sheridan County, Wyoming; thence North 45°03' West 540.8 feet to a point; thence North 63°07' West 605.7 feet to a point; thence North 84°39' West 361.4 feet to a point; thence South 42°45' East 10.3 feet to a point; thence South 34°34' East 1050.8 feet to a point; thence North 74°55' East 704.0 feet to the point of beginning. Together with all improvements situate thereon and all appurtenances thereunto appertaining or belonging.

Tract 2

A tract of land located in the NE1/4 of Section 30, Township 55 North, Range 83 West of the 6th P.M., Sheridan County, Wyoming, described as follows:

Beginning at the East Quarter Corner of said Section 30; thence N. 55° 09' 18" W., 2173.24 feet to a point; thence N. 45° 40' 32" W., 552.01 feet to a point; thence N. 89° 55' 20" E., 161.21 feet to a point; thence N. 58° 19' 24" E., 368.43 feet to a point; thence N. 41° 03' 13" E., 165.58 feet to a point; thence N. 72° 14' 13" E., 319.40 feet to a point; thence S. 82° 38' 01" E., 303.83 feet to a point; thence N. 86° 16' 03" E., 302.59 feet to a point; thence S. 16° 12' 11" E., 299.93 feet to a point; thence S. 52° 59' 17" E., 302.16 feet to a point; thence S. 87° 03' 26" E., 349.90 feet to a point on the East line of said NE1/4; thence S. 0° 29' 25" E., 1536.31 feet along said East line to the point of beginning. Together with all improvements situate thereon and all appurtenances thereunto appertaining or belonging.

Also including an easement of 60 feet wide lying in the NE1/4 of Section 30, T55N R83W, 6th P.M., Sheridan County, Wyoming, the Southerly line of said easement described as follows:

Beginning at a point, said point being N53° 14' 21" W., 2719.23 feet from the East Quarter Corner of said Section 30; thence N89° 55' 20" E. 161.21 feet to a point; thence N58° 19' 24" E., 368.43 feet to a point; thence N41° 03' 13" E., 165.58 feet to a point; thence N72° 14' 13" E., 319.40 feet to a point; thence S82° 38' 01" E., 303.83 feet to a point; thence N86° 16' 03" E. 302.59 feet to a point; thence S16° 12' 11" E., 299.93 feet to a point, said point being N19° 10' 44" W., 1838.13 feet from said East Quarter Corner.

A tract of land situated in the S1/2SE1/4 of Section 19, Township 55 North, Range 83 West and in the NE1/4 of Section 30, Township 55 North, Range 83 West of the 6th P.M., Sheridan County, Wyoming, described as follows:

Beginning at the SE corner of said Section 19, Township 55 North, Range 83 West; thence N01°15'E, 1317.2 feet along the East side of said S1/2SE1/4 to the NE corner of said S1/2SE1/4; thence N89°07'W, 2233.2 feet along the North side of said S1/2SE1/4 to a point; thence S01°26'W, 2206.1 feet to a point; thence S45°03'E, 702.1 feet to a point; thence S55°04'E, 2173.1 feet to the East Quarter Corner of Section 30; thence N0°25'W, 2594.3 feet along the East side of said Section 30, to the point of beginning. Excepting that portion conveyed to John Rueb and Judy Rueb by Warranty Deed recorded August 20, 1986, in Book 304 of Deeds, at page 593. Also including in this conveyance, an easement for ingress and egress to said premises, said easement being 50 feet in width and the centerline of said access road being described as follows:



Beginning at a point on the Westerly Right of Way line of U.S. Highway 14, said point being N60°32'E,
2913.3 feet from the SW corner of Section 17, Township 55 North, Range 83 West of the 6th P.M.,
Sheridan County, Wyoming;

thence South 60°01' West, 469.2 feet to a point;
thence South 75°00' West, 788.2 feet to a point;
thence North 77°35' West, 601.9 feet to a point;
thence South 85°00' West, 887.7 feet to a point;
thence South 52°23' West, 602.4 feet to a point;
thence South 88°48' West, 303.4 feet to a point;
thence South 76°07' West, 573.1 feet to a point;
thence North 65°52' West, 420.9 feet to a point;
thence North 62°22' West, 401.4 feet to a point;
thence North 39°22' West, 483.0 feet to a point;
thence North 80°05' West, 652.7 feet to a point;
thence South 67°01' West, 937.9 feet to a point;
thence South 35°57' West, 324.6 feet to a point;
thence South 06°35' West, 118.8 feet to a point;
thence South 14°50' East, 150.3 feet to a point;
thence South 19°09' East, 555.8 feet to a point;
thence South 03°43' East, 211.3 feet to a point;
thence South 11°49' East, 570.1 feet to a point;
thence South 04°59' West, 744.9 feet to a point;
thence South 29°29' West, 402.7 feet to a point;
thence South 56°29' West, 717.8 feet to a point;
thence South 34°41' West, 1106.2 feet to a point;
thence South 01°44' West, 255.1 feet to a point;
thence South 52°14' East, 712.0 feet to a point;
thence South 32°43' East, 289.3 feet to a point;
thence South 21°02' East, 464.6 feet to a point;
thence South 35°59' East, 615 feet to a point;
thence South 49°47' East, 617 feet to a point;
thence South 42°45' East, 663 feet to the point of ending