

SUPERIOR COURT OF ARIZONA  
MARICOPA COUNTY

CV 2025-032053

03/12/2026

HONORABLE JASON EASTERDAY

CLERK OF THE COURT  
I. Ostrander  
Deputy

DESERT OASIS OF SURPRISE MASTER  
ASSOCIATION

CHARLENE A CRUZ

v.

PATRICIA JEANNE AMES, et al.

PATRICIA JEANNE AMES  
25777 N SANDSTONE WAY  
SURPRISE AZ 85387

CAPITAL ONE BANK U S A, N A  
1680 CAPITAL ONE DR  
MCLEAN VA 22102  
REDWOOD H E I FINANCING TRUST 1  
1100 N MARKET ST RODNEY SQUARE  
N  
WILIMINGTON DE 19890  
TAMARA LOUISE OVERHAGE  
25777 N SANDSTONE WAY  
SURPRISE AZ 85387  
ELIZABETH D DICKMAN  
COMM. EASTERDAY

**DEFAULT HEARING  
JUDGMENT ENTERED**

Courtroom 514B-VC-CV – East Court Building

SUPERIOR COURT OF ARIZONA  
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9:28 a.m. This is the time set for Default Hearing. Plaintiff Desert Oasis of Surprise Master Association is represented by counsel Dianne Dickman. No one else appears. This hearing is held via the Court Connect/Teams platform.

A record of the proceedings is made digitally in lieu of a court reporter.

Counsel for Plaintiff presents avowals to the Court.

Based on the matters presented and for the reasons stated on the record,

**THE COURT FINDS** service is proper and Defendants have failed to appear and answer or otherwise defend.

**THE COURT FURTHER FINDS** Plaintiff is entitled to judgment by default.

**THE COURT FURTHER FINDS** the requested attorney's fees are reasonable and appropriate.

**IT IS ORDERED** entering judgment in favor of Plaintiff Desert Oasis of Surprise Master Association and against Defendants Patricia Jeanne Ames, Tamara Louise Overhage, and Capital One Bank USA, NA, all in accordance with the formal written *Judgment and Decree of Foreclosure and Order of Sale* signed by the Court on March 12, 2026, and filed (entered) by the Clerk on March 12, 2026.

Please note: After the order has been scanned and docketed by the Clerk of Court, copies of this order will be available through the ECR online at [www.clerkofcourt.maricopa.gov](http://www.clerkofcourt.maricopa.gov) or through the public access terminals at the Clerk of Court's offices located throughout Maricopa County. Information on obtaining a certified copy of a court document can be found at [www.clerkofcourt.maricopa.gov/records/obtaining-records](http://www.clerkofcourt.maricopa.gov/records/obtaining-records).

9:31 a.m. Matter concludes.