

SUPREME COURT OF VIRGINIA



SUPREME COURT BUILDING
100 NORTH NINTH STREET
RICHMOND, VIRGINIA 23219
(804) 786-2259

Granted Appeal Summary

Case

JAMES ALLAN MEADOR, ET AL. v. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE HOME EQUITY ASSET TRUST 2006-7 HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2006-7
(Record Number 191731)

From

Circuit Court of Prince Williams County; A. Horan, Judge.

Counsel

Henry W. McLaughlin (The Law Office of Henry McLaughlin, P.C.) for appellants.

Edward J. Longosz, II and Jessica A. Glajch (Eckert Seamans Cherin & Mellott, LLC) for appellee.

Assignment of Error

The Circuit Court of Prince William County, Virginia (“the trial court”) erred in holding on September 20, 2019 that the appellants, James Allan Meador and Carol Marie Meador (“the Meadors”) had no standing to challenge the claim by the appellee, U.S. Bank National Association as Trustee, on Behalf of the Holders of the Home Equity Asset Trust 2006-7 Home Equity Pass-Through Certificates, Series 2006-7 (“U.S. Bank”) to have received ownership of a mortgage loan secured by a deed of trust (“the deed of trust”) on the Meadors’ home (“the home”), and, on such basis, granting summary judgment to U.S. Bank as to its complaint to quiet title in this case and in granting summary judgment to U.S. Bank as to Count I and Count II of the Meadors’ counterclaim. Such action by the trial court constituted error because the Meadors – as is true of any homeowners with a mortgage loan – have had standing to contest the right of a stranger to their mortgage loan to have any claim to foreclose on their home or to take any action based on the deed of trust or the note (“the note”) secured by the deed of trust