## SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



FROM:

County Counsel/TLMA

Code Enforcement Department

SUBMITTAL DATE:

SUBJECT: Abatement of Public Nuisance [Excess Outside Storage & Accumulation of Rubbish]

Case Nos.: CV 07-6991; CAMERON

Subject Property: 21377 Nandina Avenue, Perris; APN: 295-260-017

District One

# **RECOMMENDED MOTION:** Move that:

1. The excess outside storage of materials and accumulation of rubbish on the real property located at 21377 Nandina Avenue, Perris, Riverside County, California, APN: 295-260-017 be declared a public nuisance and a violation of Riverside County Ordinance Nos. 348 and 541 (Riverside County Code Chapters 17.120 and 8.120).

2. Meridith Cameron, the owner of the subject real property, be directed to abate the excess outside storage and accumulation of rubbish on the property by removing the same from the real property within ninety (90) days.

(Continued)

Departmental Concurrence

JULIEA. JARVI, D#puty County Counsel

for PAMELA J. WALLS, County Counsel In Current Year Budget:

**Current F.Y. Total Cost:** FINANCIAL \$ N/A **Current F.Y. Net County Cost:** DATA \$ N/A **Budget Adjustment: Annual Net County Cost:** \$ N/A

N/A For Fiscal Year: N/A Positions To Be

**SOURCE OF FUNDS:** 

П Deleted Per A-30 Requires 4/5 Vote

N/A

C.E.O. RECOMMENDATION:

**County Executive Office Signature** 

Tina Grand

# MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Stone, seconded by Supervisor Buster and duly carried, IT WAS ORDERED that the above matter is approved as recommended.

Ayes:

Buster, Stone, Benoit and Ashley

Nays:

None

Absent: Date:

**Tavaglione** 

XC:

January 26, 2010

Co.Co., CED, Sheriff, Prop. Owner

Kecia Harper-Ihem Clerk of the Board

Prev. Agn. Ref.:

District:

Agenda Number:

Dep't Recomm.: Per Exec. Ofc.

Consent × Policy

Policy

Consent

orm 11 (Rev 06/2003)

Abatement of Public Nuisances Case Nos. CV 07-6991 21377 Nandina Avenue, Perris Page 2

- 3. If the owner of the real property does not take the above described action within ninety (90) days of the date of the Board's Order to Abate, that representatives of the Code Enforcement Department, Sheriff's Department, and/or a contractor, upon consent or receipt of a Court Order authorizing entry onto the real property when necessary under applicable law, shall abate the excess outside storage and accumulation of rubbish by removing and disposing of the same from the real property.
- 4. The reasonable costs of abatement, after notice and an opportunity for hearing, shall be imposed as a lien on the real property, which may be collected as a special assessment against the real property pursuant to Government Code Section 25845 and Riverside County Ordinance No. 725.
- 5. County Counsel be directed to prepare the necessary Findings of Fact and Conclusions that the excess outside storage of materials and accumulation of rubbish on the real property is declared to be in violation of Riverside County Ordinance Nos. 348 and 541, and a public nuisance, and further, to prepare an Order to Abate for approval by the Board.

#### JUSTIFICATION:

- 1. An initial inspection was made of the subject property by the Code Enforcement Officer on March 14, 2008.
- 2. The inspection revealed the excess outside storage of materials and an accumulation of rubbish on the subject property in violation of Riverside County Ordinance Nos. 348 and 541. The items included but were not limited to: tools, building material, old spas, barrels, planting buckets, old furniture, auto parts, cardboard, scrap wood, scrap metal and miscellaneous trash and debris. The amount of outside storage of materials and accumulated rubbish was determined to be approximately 10,000 square feet.
- 3. Subsequent follow up inspections of the above-described real property on July 15, 2008, January 30, 2009, June 5, 2009, August 6, 2009 and November 12, 2009 revealed that the property continued to be in violation of Riverside County Ordinance Nos. 348 and 541.
- 4. Staff and the Code Enforcement Department have complied with the notice requirements set forth in the appropriate laws of this jurisdiction pertaining to the administrative abatement proceedings for the removal of excess outside storage and accumulated rubbish.

# MINUTES OF THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



and

9.2

9:30 a.m. being the time set for public hearing on the recommendation from County Counsel/Code Enforcement regarding the Abatement of Public Nuisance [Excess Outside Storage and Accumulation of Rubbish] Case No. CV 07- 6991 located at 21377 Nandina Avenue, Perris, 1<sup>st</sup> District.

Alexandra Fong, Deputy County Counsel presented the matter.

Meridith Cameroz spoke on the matter.

On motion of Supervisor Buster, seconded by Supervisor Ashley and duly carried by unanimous vote, IT WAS ORDERED that the above matter is continued to January 2010.

at the foregoing is a full true, and correct copy of an order made November 24, 2009 of Supervise
WITNESS my hand and the seal of the Board of Supervisors Dated: November 24, 2009 Kecia Harper-Ihem, Clerk of the Board of Supervisors, in and for the County of Riverside, State of California.  By:  AGENDA NO.

xc: Co. Co., CED, Prop. Owner, COB

IN RE ABATEMENT OF PUBLIC NUISANCE
[EXCESS OUTSIDE STORAGE AND
ACCUMULATED RUBBISH] APN: 295-260017, 21377 NANDINA AVENUE, PERRIS,
COUNTY OF RIVERSIDE, STATE OF
CALIFORNIA; MERIDITH CAMERON,
OWNER.

CASE NO. CV 07-6991

DECLARATION OF OFFICER
JON KIRCHOFF

(R.C.O. NO. 348, R.C.C. Chapter 17,
R.C.O. NO. 541, R.C.C. Chapter
8.120],

I, Jon Kirchoff, hereby affirm and declare that the facts set forth below are personally known to me except to the extent that certain information is based on information and belief which I believe to be true, and if called as a witness, I could and would competently testify thereto under oath:

- 1. I am currently employed by the Riverside County Code Enforcement Department as a Code Enforcement Officer. My current official duties as a Code Enforcement Officer include inspecting property for violations and enforcement of the provisions of Riverside County Ordinances.
- 2. On March 14, 2008, I conducted an initial inspection of the real property described as 21377 Nandina Avenue, Perris, Riverside County, California and further described as Assessor's Parcel Number 295-260-017 (hereinafter referred to as "THE PROPERTY"). A true and correct copy of a Thomas Brothers map indicating the location of THE PROPERTY is attached hereto as Exhibit "A" and is incorporated herein by this reference.
- A review of County records and documents disclosed that THE PROPERTY is owned by Meridith Cameron (hereinafter referred to as "OWNER"). A certified copy of the County Equalized Assessment Roll for the year 2007-2008 is attached hereto and incorporated herein by reference as part of Exhibit "B." THE PROPERTY is approximately .57 acres and is located within the A-1-1 (Light Agriculture) zone classification. This zone classification allows outside storage on an improved parcel with the amount of storage to be two hundred (200) square feet for properties that are a bigger than one-half acre in size. A copy of a report generated from the County Geographic Information System ("GIS") is attached hereto as part of Exhibit "B" and is incorporated herein by this reference.
- 4. Based upon the Lot Book Reports issued by RZ Title Service dated February 3, 2009 as updated on August 23, 2009, it is determined that other parties potentially hold a legal interest in THE PROPERTY, to-wit: Franklin Credit Management Corp., United PanAm Mortgage, MERS, and

Citifinancial Services, Inc. (hereinafter "INTERESTED PARTIES"). A true and correct copy of the Lot Book Report and update is attached hereto and incorporated herein as Exhibit "C."

- 5. On March 14, 2008, I drove to THE PROPERTY to conduct an inspection. THE PROPERTY was secured and gated but I was able to view THE PROPERTY from the road right-of-way through chain link fence and from a vacant property adjoining THE PROPERTY. I observed excess outside storage and accumulated rubbish on THE PROPERTY. The items include but were not limited to, tools, building material, old spas, barrels, planting buckets, old furniture, auto parts, cardboard, scrap wood, scrap metal and miscellaneous trash and debris. The amount of outside storage was determined to be approximately ten thousand (10,000) square feet. Photographs taken during this inspection which truly and accurately depict the condition of THE PROPERTY on this date are attached hereto as part of Exhibit "D" and are incorporated herein by reference.
- 7. As a result of the excess outside storage of materials and accumulated rubbish, THE PROPERTY constituted a public nuisance in violation of the provisions set forth in Riverside County Ordinance ("RCO") No. 348 as codified in Riverside County Code ("RCC") Chapter 17.120 and RCO No. 541, as codified in RCC Chapter 8.120.
- 8. On March 14, 2008, a Notice of Violation for the excess outside storage of materials and accumulated rubbish was posted on THE PROPERTY. True and correct copies of the Notices and supporting documentation are attached hereto as part of Exhibit "E" and are incorporated herein by this reference.
- 9. On March 25, 2008, Notices of Violation were mailed to the OWNER by certified mail with return receipt requested. On June 11, 2009, Notices of Violation were mailed to the INTERESTED PARTY, PanAm Mortgage, by certified mail with return receipt requested. True and correct copies of the Notices of Violation and supporting documentation are attached hereto as part of Exhibit "E" and are incorporated herein by this reference.
- 10. On July 15, 2008, January 30, 2009, June 5, 2009, and August 6, 2009, I conducted follow-up inspections on THE PROPERTY that revealed the excess outside storage and accumulated rubbish remained on THE PROPERTY in violation of RCO 348 (RCC Chapter 17.120) and 541 (RCC Chapter 8.120). During each inspection, I observed no reduction in the amount of rubbish or storage on

THE PROPERTY. Photographs taken during these inspections which truly and accurately depict the condition of THE PROPERTY on those dates are attached hereto as part of Exhibit "D" and are incorporated herein by this reference.

- 11. A site plan and photographs depicting the condition of THE PROPERTY during the above referenced inspections are attached hereto as part of Exhibit "D" and are incorporated herein by this reference.
- 12. Based upon my experience, knowledge and visual observations, it is my determination that the conditions on THE PROPERTY are dangerous to the neighboring property owner and the general public.
- 13. I am informed and believe and based upon said information and belief alleges that the OWNER and INTERESTED PARTIES do not have legal authority or permission to store or accumulate the above described materials on THE PROPERTY.
- 14. A Notice of Non-Compliance was recorded in the Office of the County Recorder, County of Riverside, State of California, on February 18, 2009 as Instrument Number 2009-0076520, a true and correct copy of which is attached hereto and incorporated herein by reference as Exhibit "F".
- 15. On November 12, 2009, I conducted a follow-up inspection on THE PROPERTY that revealed the excess outside storage and accumulated rubbish remained on THE PROPERTY in violation of RCO 348 (RCC Chapter 17.120) and 541 (RCC Chapter 8.120).
- 16. On October 29, 2009, the second notice "Notice To Correct County Ordinance Violations and Abate Public Nuisance" providing notification of the Board of Supervisors' hearing scheduled for November 24, 2009, as required by Riverside County Ordinance No. 725, was mailed to THE OWNER and INTERESTED PARTIES by certified mail, return receipt requested and on November 12, 2009, was posted on THE PROPERTY. True and correct copies of the notice, returned receipt cards, together with the proof of service, and the affidavit of posting of notices are attached hereto as Exhibit "G" and incorporated herein by reference.
- 17. The removal of the outside storage of materials and the removal of accumulated rubbish currently on THE PROPERTY is required to bring THE PROPERTY into compliance with Riverside County Ordinance Nos. 348, 541 and the <u>Health and Safety Code</u>. Given the size of the parcel and the

zoning classification, two hundred (200) square feet of outside storage is allowed under RCO No. 348. Under RCO No. 541, no amount of rubbish is allowed to be accumulated on THE PROPERTY

- 18. Accordingly, the following findings and conclusions are recommended:
- the outside storage of materials and accumulated rubbish on THE PROPERTY be (a) deemed and declared a public nuisance, and
- the OWNER or whoever have possession or control of THE PROPERTY be (b) required to remove all outside storage of materials and accumulated rubbish on THE PROPERTY in accordance with the provisions of RCO Nos. 348 and 541.
- that if the materials and rubbish are not removed and disposed of in strict (c) accordance with all Riverside County Ordinances, including but not limited to Riverside County Ordinance Nos. 348 and 541, within ninety (90) days of the date of the Order to Abate Nuisance, the outside storage of materials and accumulated rubbish shall be abated and disposed of by representatives of the Riverside County Code Enforcement Department, a contractor or the Sheriff's Department upon receipt of an owner's consent or a Court Order when necessary under applicable law.
- that reasonable costs of abatement, after notice and opportunity for hearing, shall (d) be imposed as a lien on THE PROPERTY, which may be collected as a special assessment against THE PROPERTY pursuant to Government Code Section 25845 and Riverside County Ordinance Nos. 348 and 725.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct

Executed this 12th day of November 2009 at Riverside, California.

Code Enforcement Officer

Code Enforcement Department

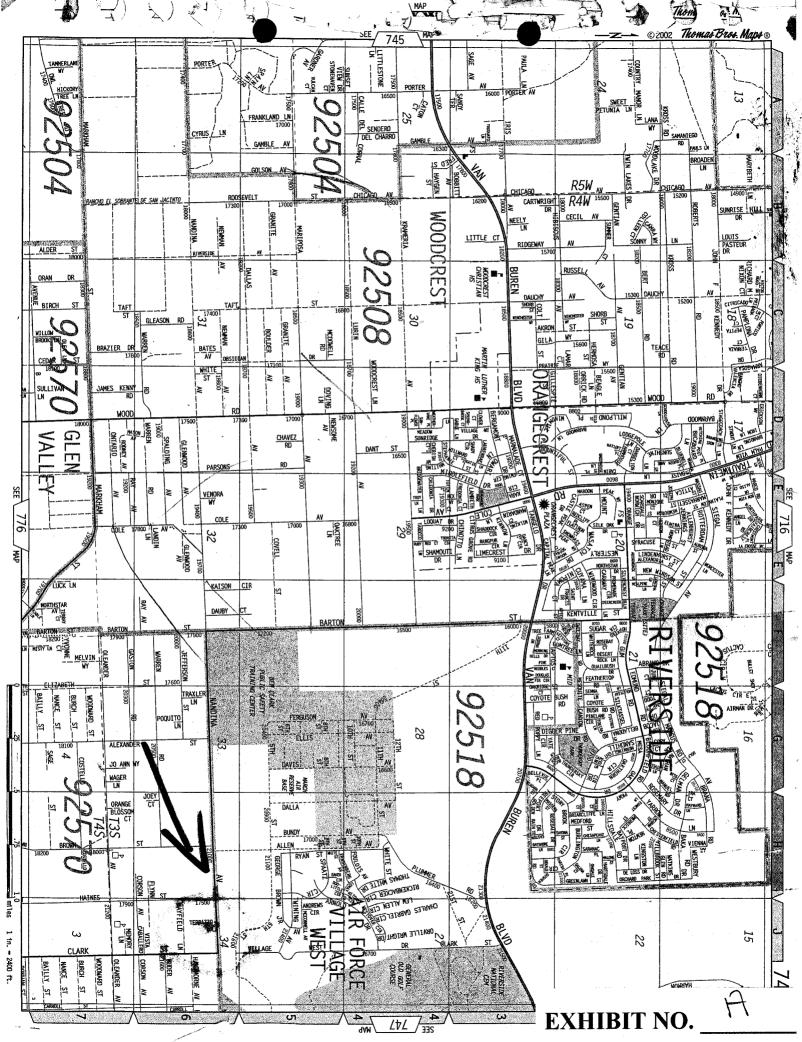
L:\D0C\$\6000\CV053133\A19120.D0C

27 28

26

90.9

Nov 12 2009



**ID Data:** 

Situs Address:

Assessment Roll For the 2007-2008 Tax Year as of January 1,2007

Assessment #29526001	7-4	Parcel # 295260017-4	
Assessee:	CAMERON MERIDITH	Land	41,734
Mail Address:	P O BOX 1384	Structure	31,295
City, State Zip:	RIVERSIDE CA 92501	Fuli Value	73,029
Real Property Use Code:	MF	Hamasan Franckis	•
Base Year	2000	Homeowners' Exemption	7,000
Conveyance Number:	0248188	Total Net	66,029
Conveyance (mm/yy):	6/1999		
PUI:	M030012	View Parcel Map	
TRA:	98-115		
Taxability Code:	0-00		
<b>Assessment Description:</b>	1976 SKYLINE HOMETTE		

This must be in red to be a "CERTIFIED COPY"

Lot 1 PM 067/099 PM 12965

**AVE PERRIS CA 92570** 

21377 NANDINA

I hereby certify the foregoing instrument to which this stamp has been affixed consisting of \_\_\_\_page to be a full, true and correct copy of the original on file and of record in my office.

Assessor - County Clerk - Recorder

County of Riverside, State of California

AUG 3 1 Dated:

> Certification must be in red to be a "CERTIFIED COPY"

LOT SIZE:

- 295-260-017

- RECORDED LOT SIZE IS: 0.57 ACRES

PROPERTY CHARACTERISTICS:

- 1. 295-260-017

- WOOD FRAME, 1344 SQFT., 3 BDRM/ 2 BATH, 1 STORY, CONST'D 1976, COMPOSITION

ROOF, CENTRAL HEATING, CENTRAL COOLING,

**ELEVATION (APPROXIMATE):** 

- 1720/1724 FEET

LEGAL DESCRIPTION:

- APN: 295260017

- RECORDED BOOK/PAGE: PM 67/99

- SUBDIVISION NAME: PM 12965 - LOT/PARCEL: 1, BLOCK: NOT AVAILABLE - TRACT NUMBER: NOT AVAILABLE

BASE YEAR ASSESSMENT:

- 295-260-017 - BASE YEAR: 2000

TOWNSHIP/RANGE:

- T3SR4W SEC 34

CEMETERY DISTRICTS:

- NOT IN A CEMETERY DISTRICT

CITY BOUNDARY/SPHERE:

- CITY: NOT WITHIN A CITY

- CITY SPHERE: PERRIS

ANNEXATION DATE: NO DATE AVAILABLELAFCO CASE #: NO CASE # AVAILABLE

- PROPOSALS: NONE

COMMUNITY:

- IN OR PARTIALLY WITHIN MEAD VALLEY. SEE MAP FOR MORE INFORMATION.

2001 SUPERVISORIAL DISTRICT:

- BOB BUSTER, DISTRICT 1

as established by County Ordinance 813, August 14, 2001

AREA PLAN:

- MEAD VALLEY

COACHELLA VALLEY MULTI-SPECIES HABITAT

CONSERVATION PLAN FEE AREA:

- NOT WITHIN THE COACHELLA VALLEY MSHCP FEE AREA

COACHELLA VALLEY MULTI-SPECIES HABITAT CONSERVATION PLAN - CONSERVATION

AREA:

- NOT IN A CONSERVATION AREA

WESTERN RIVERSIDE MULTI-SPECIES HABITAT CONSERVATION PLAN FEE AREA:

- IN OR PARTIALLY WITHIN THE WESTERN RIVERSIDE MSHCP FEE AREA. SEE MAP FOR MORE INFORMATION.

WESTERN RIVERSIDE COUNTY MSHCP AREA

PLAN:

- NOT IN AN AREAPLAN

WESTERN RIVERSIDE COUNTY MSHCP CELL

GROUP:

- NOT IN A CELLGROUP

WESTERN RIVERSIDE COUNTY MSHCP CELL

NUMBER

- NOT IN A CELL

IMPORTANT NOTICE: On October 7, 2003, the County of Riverside adopted a new General Plan. The General Plan provides new land use designations for all parcels in the unincorporated area of Riverside County. For any parcel, the General Plan may provide for a different type of land use than is provided for under existing zoning. During the next one to two years, the County will undertake a program to review all the zoning in the unincorporated area, and where necessary, change the zoning, following advertised public hearings, to conform to the County's new General Plan. Until then, please be advised that there may be a difference between the zoning and General Plan designations on any parcel. This may result in, at a minimum, the need to change the zoning before desired development may proceed. For further information, please contact the Riverside County Planning Department offices in Riverside at (951) 955-3200, in Murrieta at (951) 600-6170, or in Indio at (760) 863-8277.

LANDUSE DESIGNATION:

Click here for landuse descriptions.

- RC-VLDR

• CHECK MAP TO CONFIRM LANDUSE DESIGNATION

 FOR MORE INFORMATION ABOUT LANDUSE DESIGNATIONS, CALL THE COUNTY'S PLANNING DEPARTMENT AT 951-955-3200.

ZONING CLASSIFICATION(S) ORD. 348:

Click here for zoning classifications.

- A-1-1 (CZ 6312)

CHECK MAP TO CONFIRM ZONING CLASSIFICATIONS

FOR MORE INFORMATION ABOUT ZONING CLASSIFICATIONS, CALL THE COUNTY'S

PLANNING DEPARTMENT AT 951-955-3200.

ZONING DISTRICT/AREA:

- MEAD VALLEY DIST

OUTDOOR BILL BOARDS:

- BILLBOARDS NOT PERMITTED BY ZONING

SPECIFIC PLAN-

- NOT WITHIN A SPECIFIC PLAN

NOTE: Non-mapped Policy Area issues may exist on this parcel. Please contact the Planning Department at (951)955-3200 for more information.

MAPPED POLICY AREAS:

- NONE

GENERAL PLAN POLICY OVERLAY:

- NOT IN A GENERAL PLAN POLICY OVERLAY AREA

**DEVELOPMENT AGREEMENT #:** 

- NOT IN A DEVELOPMENT AGREEMENT AREA

REDEVELOPMENT AREAS:

AGRICULTURE PRESERVE:

- NOT IN AN AGRICULTURE PRESERVE

AIRPORT INFLUENCE AREAS:

- MARCH AIR RESERVE BASE

AIRPORT COMPATIBLITY ZONES:

- NOT IN AN AIRPORT COMPATIBILTY ZONE

Planning Case Map information may not be complete, current, or up-to-date for this area. Please contact the Planning Department if more information is

PLANNING CASE(S):

- NO PLANNING CASES

**DESCRIPTION: NOT APPLICABLE** 

APPLIED DATE: NOT APPLICABLE

STATUS: NOT APPLICABLE

DEV. IMP. FEE AREA ORD. 659:

- MEAD VALLEY

2000 CENSUS TRACT:

- 042010

1990 FARMLAND DESIGNATION:

- URBAN-BUILT UP LAND

2000 CENSUS DESIGNATION:

- CENSUS DESIGNATION REPORT IS NOT AVAILABLE

INDIAN TRIBAL LANDS:

- NOT IN A TRIBAL LAND

SCHOOL DISTRICT:

- VAL VERDE UNIFIED

**ROAD & BRIDGE DISTRICT:** 

- NOT IN A DISTRICT

**ROADBOOK PAGE:** 

\* BOUNDARIES ARE APPROXIMATIONS, USE FOR REFERENCE ONLY, SURVEY INFORMATION MUST BE CONSULTED OR PREPARED TO ACCURATELY DETERMINE ANY RIGHT-OF-WAY BOUNDARY.

CETAP CORRIDORS:

- NOT IN A CETAP CORRIDOR.

CIRCULATION ELEMENT ULTIMATE RIGHT-OF-

WAY ROADS:

- IN OR PARTIALLY WITHIN A CIRCULATION ELEMENT RIGHT-OF-WAY. SEE MAP FOR MORE INFORMATION, CONTACT THE TRANSPORTATION DEPT. PERMITS SECTION AT (951) 955-6790 FOR INFORMATION REGARDING THIS PARCEL IF IT IS IN AN UNINCORPORATED AREA.

EAST T.U.M.F. ORD. 673:

- NOT WITHIN THE EASTERN TUMF FEE AREA

WEST T.U.M.F. ORD. 824:

- IN OR PARTIALLY WITHIN THESE FEE AREAS. SEE MAP FOR MORE INFORMATION.

- NORTHWEST

WATER DISTRICT:

- EASTERN MUNICIPAL WATER DISTRICT (EMWD)

FLOOD CONTROL DISTRICT:

- RIVERSIDE COUNTY FLOOD CONTROL DISTRICT

FLOOD PLAIN REVIEW:

- NOT REQUIRED

WATERSHED:

- SANTA ANA RIVER

**VEGETATION:** 

- RESIDENTIAL/URBAN/EXOTIC

SKR FEE AREA ORD. 663.10:

- IN OR PARTIALLY WITHIN A FEE AREA. SEE MAP FOR MORE INFORMATION.

HANS/ERP PROJECT:

- NONE

FAULT ZONE:

- NOT IN A FAULT ZONE

FAULTS:

- NOT WITHIN A 1/2 MILE OF A FAULT

LIQUEFACTION POTENTIAL:

- NO POTENTIAL FOR LIQUEFACTION EXISTS

SUBSIDENCE:

- NOT IN A SUBSIDENCE AREA

HIGH FIRE AREA ORD. 787:

- NOT IN A HIGH FIRE AREA

STATE RESPONSIBILITY AREAS:

- NOT IN A STATE RESPONSIBILITY AREA

LIGHTING ORD, 655:

- ZONE B, 42.77 MILES.

COUNTY SERVICE AREA:

- IN OR PARTIALLY WITHIN MEAD VALLEY #117 -NO INFORMATION AVAILABLE

BUILDING PERMIT(S):

-BZ412366 DESCRIPTION: CABANA AND ELECTRIC TO MOBILE HOME APPLIED DATE: 12/05/2000 STATUS AS OF 08/7/2009: FINAL

-BZ399628 DESCRIPTION: PORCH TO MOBILE HOME

APPLIED DATE: 12/03/2001

STATUS AS OF 08/7/2009: FINAL

-BZA010868 DESCRIPTION: RE INSPECT MH

APPLIED DATE: 12/03/2002 STATUS AS OF 08/7/2009: FINAL

-BZ388939 DESCRIPTION: MOBILE HOME SITE PREP

APPLIED DATE: 01/15/2002

STATUS AS OF 08/7/2009: FINAL

-BZA010857 DESCRIPTION: MH INSTALL (24 X 60 SKYLINE)

APPLIED DATE: 12/03/2002 STATUS AS OF 08/7/2009: FINAL

CODE COMPLAINTS:

-CV033256 MULTIPLE VIOLATIONS

APPLIED DATE: Jul. 28, 2003 STATUS: COST RECOVERY

-CV033257 AUTO WRECKING (INOP. VEHICLE)

APPLIED DATE: Jul. 28, 2003 STATUS: COMPLETED

-CV990552 MULTIPLE VIOLATIONS

APPLIED DATE: Mar. 10, 1999 STATUS: COMPLETED

-CV076991 EOS/AR

APPLIED DATE: Aug. 22, 2007 STATUS: INVESTIGATION

ENVIRON. HEALTH CASE(S):

- NO ENVIRONMENTAL CASES

TAX RATE AREAS:

- 098-115

• COUNTY FREE LIBRARY

COUNTY SERVICES AREA 117

COUNTY STRUCTURE FIRE PROTECTION

COUNTY WASTE RESOURCE MGMT DIST

CSA 152

• EASTERN MUNICIPAL WATER

• ERAF RDV

• FLOOD CONTROL ADMINISTRATION

• FLOOD CONTROL ZONE 4

• GENERAL

• GENERAL PURPOSE

• METRO WATER EAST 1301999

• PERRIS AREA ELEM SCHOOL FUND

PERRIS JR HIGH AREA FUND
 PROJ 5 MEAD VAL 03 ANX AB1290

• RIV CO REG PARK & OPEN SPACE

- RIV. CO. OFFICE OF EDUCATION RIVERSIDE CITY COMMUNITY COLLEGE SAN JACINTO BASIN RESOURCE CONS
- VAL VERDE UNIF • WATER
- NO SURFACE MINES
- PALEONTOLOGICAL SENSITIVITY:

- LOW POTENTIAL.
FOLLOWING A LITERATURE SEARCH, RECORDS CHECK AND A FIELD SURVEY, AREAS MAY
BE DETERMINED BY A QUALIFIED VERTEBRATE PALEONTOLOGIST AS HAVING LOW
POTENTIAL FOR CONTAINING SIGNIFICANT PALEONTOLOGICAL RESOURCES SUBJECT TO

- ADVERSE IMPACTS.
- COMMUNITY FACILITY DISTRICTS:
- NAME: NOT IN A COMMUNITY FACILITY DISTRICT
- DISTRICT NUMBER: NOT AVAILABLE
- THOMAS BROS. MAPS PAGE/GRID:
- PAGE 746- GRID J6

SPECIAL NOTES:

SURFACE MINES:

- NO SPECIAL NOTES

REPORT PRINTED ON...Fri Aug 07 16:36:38 2009



### INVOICE

Order Number: 19648

Order Date: 8/19/2009

**Customer Information:** 

Acct No. 1044

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT 4080 Lemon Street Riverside, CA 92501

Attn:

**Brent Steele** 

REF:

CV07-6991/Brenda Peeler

IN RE:

CAMERON, MERIDITH

Product and/or Servi	ice ordered for Prope	rty known as:	
21377 Nandina Av	enue		
Perris, CA 92570			
	······································		
DESCRIPTION:			FEE:
DESCRIPTION: Updated Lot Book			FEE: \$57.00

Payment due upon receipt. Please remit to:

RZ Title Services, Inc. P.O. Box 1193 Whittier, CA 90609



#### **Updated Lot Book**

**Customer:** 

Order Number:

19648

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

Riverside

CA 92501

Attn. Reference: **Brent Steele** 

CV07-6991/Brenda Peeler

IN RE:

CAMERON, MERIDITH

FEE(s):

Report: \$57.00

Order Date: 8/19/2009

Dated as of: 8/23/2009

County Name: Riverside

Property Address: 21377 Nandina Avenue

Perris

CA 92570

RZ Title Reporting Service hereby reports, as disclosed by the Official Records of the Recorder of said County as of the date shown above, that subsequent to the date of the original report that (i) No document in the chain of title to said land has been recorded purporting to convey the fee title to said land, and (ii) No encumbrances affecting said land have been recorded nor has a homestead been executed on said land, and (iii) No encumbrances affecting said land on the date of the original report have been released or reconveyed.

All exceptions are as follows:

Assessor's Parcel No.: 295-260-017-4

Assessments:

Land Value:

\$40,916.00

Improvement Value:

\$30,682.00

**Exemption Value:** 

\$7,000.00

**Total Value:** 

\$64,598,00

Property Taxes for the Fiscal Year

2008-2009

**Total Annual Tax** 

\$774.06

Status: Paid through

PAID (PAID THRU 06/30/2009)

Notice of Non-Compliance filed by

Riverside County Code Enforcement

In the matter of the property of

Meridith Cameron

Case No.

CV07-6991

Recorded

02/18/2009

Document No.

2009-0076520

N.1/2 NE 1/4 SW.1/4 SEC.34 T.3 S.R.4 W.

	100	`\$				 		
	3	101.31	(B) 074 ACE (C)			.99/	99,	**
	1 1	Š	O cease					
	DE	ŧ	© 0,440 C			4,		
		k.	, © 0.440C-1			© 2.45AC ±	2.45.40.5	, 500
		Ř	( <b>4</b> ) 0.57AC ±					
	AVE	30	© 0.57&¢±					
 		84.37	PO. 2 (B) 2 0.574a N. 2		64,34 FW.67/99	,		
<b>D</b>		84.37	2025. 2020. 2020. 2020. 2020.		84.37			
-	81/8 NA 81/18	-		207	1 30,			
	5,890							
		334.36	Par 4 (6) 2.60 Ac ≠ 2.39 As NI		359.89		<del>.</del>	ì
						2.38AC :	2.38AC	583
	NAWDINA	0.00	e Mi	·				
	ا ج برر ا	207	2 Par 3 (G) 77 0.55 Ac M1		2			
	ρε	107	0.53 de M		2			
-		10,		523	P.M. 57/15 80'	 82/	.37/	
1	1 12	<u> </u>	V 107	<del>-25 -</del>	<u>I</u>	 	- HVINER	.04

\*

R.S. 26/47-48 Upton Estates P.M. 57/15 Parcel Map 11239 P.M. 67/99 " 12965

(3)

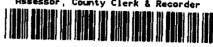
ASSESSOR'S MAP BK 295 PG. 26 RIVERSIDE COUNTY, CALIF

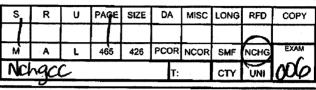
JAN 1974

When recorded please mail to:
Riverside County Code Enforcement
Lake Elsinore District Office
117 S. Langstaff Street
Lake Elsinore, CA 92530
Mail Stop # 5004

DOC # 2009-0076520 02/18/2009 08:000 Fee:NC Page 1 of 1 Recorded in Official Records

County of Riverside
Larry W. Ward





NOTICE OF NONCOMPLIANCE

M 006

In the matter of the Property of Meridith Cameron

Case No. CV07-6991

NOTICE IS HEREBY GIVEN to all persons, pursuant to Section 10 of Ordinance Number 725 of the County of Riverside, State of California, that proceedings have been commenced with respect to violations of Riverside County Ordinance No.541, (RCC Title 8.120.010) described as Accumulated Rubbish and County Ordinance No.348, (RCC Title 17.120.010) described as Excessive Outside Storage. Such Proceedings are based upon the noncompliance of such real property, located at 21377 Nandina Avenue, Perris, CA, and more particularly described as Assessor's Parcel Number 295-260-017 and having a legal description of .57 ACRES NET IN PAR 1 PM 067/099 PM 12965, Records of Riverside County, with the requirements of Ordinance No. 541 & 348 (RCC Title 8.120.010 & 17.120.010).

The owner has been advised to immediately correct the above-referenced violations to avoid further action by the County of Riverside which may include demolition, removal, razing, etc., to abate the public nuisance. Any costs incurred by the County, including, but not limited to investigative, administrative and abatement costs and attorneys' fees, may become a lien on the property. Further details regarding this notice may be obtained by addressing an inquiry to the Code Enforcement Department, 117 S. Langstaff Street, Lake Elsinore, CA 92530, and Attention Code Enforcement Officer J. Kirchoff.

NOTICE IS FURTHER GIVEN in accordance with §17274 and §24436.5 of the <u>California Revenue and Taxation Code</u>, that a tax deduction may not be allowed for interest, taxes, depreciation, or amortization paid or incurred in the taxable year affected by these proceedings.

RIVERSIDE COUNTY CODE ENFORCEMENT

Britt Starkweather

Code Enforcement Department

#### **ACKNOWLEDGMENT**

State of California ) County of Riverside)

On 1203109 before me, Ana E. Carrillo, Notary Public, personally appeared Britt Starkweather, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)/is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/he/their authorized capacity(ies), and that by his/he/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Commission # 1767676 Comm. Expires Sep. 14, 2011

ANA E. CARRILO
Commission # 1767676
Notary Public - California
Riverside County
My Comm. Explesse 14, 2011

Public Record

Order: Non-Order Search Doc: RV:2009 00076520

Page 1 of 1



#### **Lot Book Report**

Order Number

Order Date: 2/3/2009

Dated as of: 2/3/2009

Report: \$120.00

County Name: Riverside

FEE(s):

18736

**Customer:** 

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

Riverside

CA 92501

Attn:

**Brent Steele** 

Reference:

CV07-6991/Jessica Morrison

IN RE:

CAMERON, MERIDITH

Property Address: 21377 Nandina Avenue

Perris

CA

Assessor's Parcel No.: 295-260-017-4

Assessments:

Land Value:

\$40,916.00

Improvement Value:

\$30,682.00

**Exemption Value:** 

\$7,000.00

Total Value:

\$64,598.00

#### **Tax Information**

Property Taxes for the Fiscal Year

2008-2009

First Installment

\$353.84

Penalty

\$0.00

Status

PAID (PAID THRU 01/31/2009)

Second Installment

\$353.84

Penalty

\$0.00

**Status** 

OPEN NOT-PAID (DUE DATE 04/10/2009)



Order Number: 18736

Reference: CV07-6991/Jessic

#### **Property Vesting**

The last recorded document transferring title of said

property

Dated 03/15/1999

Recorded 06/07/1999

Document No. 1999-248188

D.T.T. \$38.50

Grantor Secretay of Housing and Urban Development, of

Washington, D.C.

Grantee Meridith Cameron, an unmarried man

#### **Deeds of Trust**

Position No. 1st

A Deed of Trust Dated 05/06/1999

Recorded 06/07/1999

Document No. 1999-248189

Amount \$31,500.00

Trustor Meridith Cameron, an unmarried man

Trustee First Southwestern Title Company of California

Beneficiary United Panam Mortgage, a Division of Pan American

Bank, FSB

Assignment Dated 08/17/1999

Recorded 02/07/2001

Document No. 2001-093351

Assigned to Franklin Credit Management Corporation

Position No. 2nd

A Deed of Trust Dated 12/15/2000

12/10/200

Recorded 12/27/2000

Document No. 2000-514139



Order Number: 18736

Reference: CV07-6991/Jessic

Amount \$49,131.00

Trustor Meridith Cameron, an unmarried man

Trustee Sonoma Conveyancing Corporation

Beneficiary North American Mortgage Company

Assignment Dated 06/01/2001

Recorded 08/03/2001

Document No. 2001-367641

Assigned to Mortgage Electronic Registration Systems, Inc., acting

as a nominee for Homeside Lending, Inc.

Position No. 3rd

A Deed of Trust Dated 03/25/2008

Recorded 03/28/2008

Document No. 2008-0156358

Amount \$57,687.12

Trustor Meridith Cameron, an unmarried man

Trustee Citifinancial Services, Inc.

Beneficiary Citifinancial Services, Inc.

#### **Additional Information**

Abstract of Judgment Filed in the Superior Court of California, County of Riverside

Case No. RIM418322

Recorded 04/28/2005

Document No. 2005-0337059

Amount \$515.00

Debtor Meridith Cornelius Cameron

Creditor Superior Court of California, County of Riverside

#### **Legal Description**

THE LAND REFERRED TO IN THIS REPORT IS LOCATED IN AND IS DESCRIBED AS FOLLOWS:

PARCEL 1 OF PARCEL MAP 12965, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 67 PAGE 99, OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

# N.1/2 NE. 1/4 S.W. 1/4 SEC.34 T.3 S.R.4 W.

,		<b>8</b>	9478 9778 8778
	3/1		— XUV79
		.37,	.5%
	) Oo		
	. © 0949C		
	a440¢	© 2.4546.7 2.4546.7	© 2 2 4 5 4 6 7 7 4 7 4 7 4 7 7 7 7 7 7 7 7 7 7 7
	(a) (b) (a) (a) (a) (a) (a) (a) (a) (a) (a) (a		
	3) (3) (3)		
	94.37 (B) 2 0.0744 M 20.59	84,35 84,35 84,35	
	100000 COSOS CO COSOS CONTROLES CONTRO	6437	(S)
	7	107	100.
	Br. 4  Br. 4  Br. 4  Br. 4  Br. 6  Br. 6  Br. 6  Br. 7  Br. 7  Br. 7  Br. 7  Br. 7  Br. 8  Br. 9  Br	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	, sec
	X .	© 2.886 ;	(a) Sa
	NAMOHNY LOT B BAN 3 (3) (3) (3) (3) (3)		
	Par 2	2	
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	. 20 20/	
	¥ 207	31	HAINE
ı		(2)	

ASSESSOR'S MAP BK.295 PG.26 RIVERSIDE COUNTY, CALIF.

JAN 1974

R.S. 26/47-48 Upton Estates PM 57/15 Porcel Map 11239 P.M. 67/99 " 12965

PREASE COMPLETE THIS REPORMATION RECORDING REQUESTED BY:    St.   Cont.   Cont	67 99
THIS AREA FOR	rsea
RECORDER'S	CURTY UNION T ICROGRAPHICS DI 14 Normali Business da Fe Springs, CA 9
USE ONLY	CA 90670  CA 90670  CA 90670
THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION (\$3.00 Additional Recording Fee Applies)	RIVER
	RSIDE

	en e	
		1 To
SOUTHWESTERN FITLE		' ' '
MIFANY OF CALIFORNIA		
RECORDING REQUESTED BY		!
Carriage Escrow, IncTemecula AND WHEN RECORDED MAIL TO:		•
MERIDITH CAMERON 21377 NANDINA AVENUE	M S-U PAGE BEE DA POOR HOCOR SHE MASC	
PERRIS, CA 92570		
	COPY LONG RETURN MONO EXAM	口
ESCROW NO: H4321-AJW	Space Above This Line for recorder a Die Orby OLD CASE NO.: 046-590402, NEW CASE NO.: USE BCHO SYS	T
AUCTION NO.:	A.P.N. 295 -240-017-4 DOC. TRANS. TAX \$38.50	· -
TLA # 0980 29	GRANT DEED	6
For value received, ANDREW M. CUOMO to MERIDITHCAMERON, an unmarried	D. Secretary of Housing and Urban Development, of Washington, D.C., grants	
PARCEL 1 OF PARCEL MAP 12965, Cour 99, of Maps, in the Office of the County R	nty of Riverside, State of California, as per map recorded in Book 67, Page(s) Recorder of said County.	9
		4
Being the same property acquired by the (12 U.S.C. §1701) and the Department of He	Grantor pursuant to the provisions of the National Housing Act, as amended outsing and Urban Development Act (42 U.S.C. §3531).	3
Said conveyance is made Subject to all co  C of recording against the above described prop property would show.	ovenants, easements, restrictions, reservations, conditions and rights appearing perty; also subject to any statement of facts which an accurate survey of said	
In witness whereof the understaned on	03-18-99, has set his/her hand and seal as SENTOR REO	Seeta Fe S
SPECTALIST, HUD Office, Santa Ana, Cal under authority and by virtue of 50 P.R. 420	difornia, for and on behalf of said Secretary of Housing and Urban Development, 099 (10/17/85).	Spare
	ANDREW M. CUOMO	\$ 5 g
	Secretary of Housing and Urban Development	9067 3067
	SENIOR RED SPECIALIST (Tite) HUD Office, Santa Ana, California	
Document Date: -March 15, 1999	NUD CHICE, Same Alle, Centerma	4
STATE OF CALIFORNIA COUNTY OF ORANGE	NSS	•
on 13-18-99 personally appeared Novel A. Rus	before me. The uncir, tigned—	
personally known to me (or proved to me on the basis and acknowledged to me that he/she/they executed the	of unitalisatory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument same in his/her/their authorized cupocky(les) and that by his/her/tiller signamac(s) on the instrument	
the person(s) or the entity upon behalf of which the per WITNESS my hand and official seal.	rivala) acted, executed the mathement.	
Signorme: - June . June	Comm. 91146148	• .5.
A Company of the Comp	B, Conn. Expiral July 8, 2001	STATE OF THE STATE
Poin HUD 41804 (11-85) Reproduced by SMS 3/2.00	W This is ontile bounded and	
		?

Public Record

And the second s	en e	and the second of the second o	en e	
	The state of the second of the state of the		ing Leading The Control of Control of the Control o	
्राप्त करणा है जिल्ला है जिल्ला जन्म			िरिशिक्षे के <del>का</del> भीति का स्थिति है। -	
FIRST SOUTHWESTERN TITE	1			
COMPANY OF CALIFORNIA		DOC # 1999	-248189	
RECORDING REQUESTED B	Y:	95/97/1999 95:09F Page 1 of Recorded in Offici	Fee:23.00	
UNITED PANAM MORTGAGE P.O. BOX 549 DRANGE, CA 92856-8849		County of Rive Gary L. Or Assessor, County Cle	rside ac	
AND WHEN RECORDED MA UNITED PANAM NORTHABE	IL TO:			4
P.O. BOX 549 DRANGE, CA 92856-6549		FEERS SOM SOMS BILLS INES I ME	POOR MOCOR SM MEDI	
		1 (c 1		
		R L COPY	LONG REFLAND HONG EXAM	
LOAN #: 330-80094452-	DEED C	F TRUST	C	ク <u> </u>
THIS DEED OF TRUCT ("Ca	ouritu karamaat") is mada a	New S. 1999	The same of the sa	F
THIS DEED OF TRUST ("So MEREDITH - CAMERON, AI MERIDITH	UNMARRIED MAN	n may 6, 1999	. The trustor is	Ä
				7
("Borrower"). The trustee is				Ri 🕠
	TITLE COMPANY OF	CALIFORNIA		
FIRST SOUTHWESTERN		' CALIFORNIA E, A DIVISION OF PAN AND	RIGAN BANK, FSB	
FIRST SOUTHWESTERN	NITED PANAM MORTGAG der the laws of the Unit	E, A DIVISION OF PAN AME ED STATES OF AMERICA AN MATEO, CA 94402	, and whose	4
FIRST SOUTHWESTERN ("Trustee"). The beneficiary is & which is organized and existing us address is 1300 %. EL CAMIN Thirty-One Thousand, I	NITED PANAM MORTGAG der the laws of THE UNIT O REAL, STE. 320, S ive Hundred and No/	E, A DIVISION OF PAN AME ED STATES DF AMERICA AN MATEO, CA 94402 ("Lender"). Borrower ow 100 Dollars (U.S.	, and whose es Lender the principal sum of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
FIRST SOUTHWESTERN ("Trustee"). The beaeficiary is a which is organized and existing us address is 1300 S. EL CAMID Thirty-One Thousand, I This debt is evidenced by Borrow payments, with the full debt, if n	NITED PANAM MORTGAG der the laws of THE UNIT! O REAL, STE. 320, S. Ive Hundred and No/ er's note dated the same date of paid earlier, due and pays	E, A DIVISION OF PAN AME ED STATES DF AMERICA AN MATEO, CA 94402 ("Lender"). Borrower ow 100  Dollars (U.S. : as this Security Instrument ("Note able on June 1, 2014	, and whose es Lender the principal sum of 5 31,500.00 ). "), which provides for monthly This Security	9814 Norwalt. Secto Fo Spring
FIRST SOUTHWESTERN ("Trustee"). The beneficiary is a which is organized and existing us address is 1300 S. EL CAMIN Thirty-One Thousand, if This debt is evidenced by Borrow payments, with the full debt, if a Instrument secures to Lender: (a) modifications of the Note; (b) the	MITED PANAM MORTGAG der the laws of THE UNIT O REAL, STE. 320. S live Hundred and No/ er's note dated the same date of paid earlier, due and pay he repayment of the debt evi- payment of all other sums, w	E, A DIVISION OF PAN AME  ED STATES OF AMERICA AN NATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014 denced by the Note, with interest, a rith interest, advanced under parary	, and whose es Lender the principal sum of  \$ 31,500.00 ).  "), which provides for monthly. This Security and all renewals, extensions and auth 7 to protect the security of	nings, Ca
FIRST SOUTHWESTERN ("Trustee"). The beneficiary is a which is organized and existing us address is 1300 S. EL CAMIN Thirty-One Thousand, I This debt is evidenced by Borrow payments, with the full debt, if a lastrument secures to Lender: (a) modifications of the Note; (b) this Security Instrument; and (c) the this Security Instrument; and (c) the security Instrument;	MITED PANAM MORTGAG der the laws of THE UNITE IO REAL, STE. 320, So I ve Hundred and No./ er's note dated the same date of paid earlier, due and paya he repayment of the debt evi payment of all other sums, we the performance of Borrower's	E. A DIVISION OF PAN AME ED STATES OF AMERICA AN NATEO, CA 94402  ("Lender"). Borrower ow 100  Dollars (U.S. as this Security Instrument ("Note able on June 1, 2014 denced by the Note, with interest, a	, and whose es Lender the principal sum of  \$ 31,500.00 ).  "), which provides for monthly This Security and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described	elinga, CA 906
FIRST SOUTHWESTERN ("Trustee"). The beneficiary is a which is organized and existing us address is 1300 S. EL CAMIN Thirty-One Thousand, I This debt is evidenced by Borrow payments, with the full debt, if a Instrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) if Note. For this purpose, Borrower property located in RIVERSIDE	MITED PANAM MORTGAG der the laws of THE UNITE O REAL, STE. 320. So I ve Hundred and No/ er's note dated the same date of paid earlier, due and pays he repayment of the debt er payment of all other sums, we e performance of Borrower's irrevocably grants and conve	E, A DIVISION OF PAN AME ED STATES DF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S. as this Security Instrument ("Note able on June 1, 2014 denced by the Note, with interest, a vith interest, advanced under paragi s covenants and agreements under to ys to Trustee; in trust, with power	, and whose es Lender the principal sum of  \$ 31,500.00 ).  "), which provides for monthly . This Security and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	nings, Ca
FIRST SOUTHWESTERN  ("Trustee"). The beneficiary is a limit of the beneficiary is address is 1300 S. EL CAMIN  Thirty-One Thousand. If  This debt is evidenced by Borrown payments, with the full debt, if in Instrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) the Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL MAP CALIFORNIA, AS PER MAP	MITED PANAM MORTGAGE  der the laws of THE UNIT.  10 REAL, STE. 320, S.  1 ve Hundred and No/  er's note dated the same date of paid earlier, due and pays the repayment of the debt evi payment of all other sums, we the performance of Borrower's irrevocably grants and conve-  12965, IN THE COUNT RECORDED IN BOOK 6	E. A DIVISION OF PAN AME  ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014  denced by the Note, with interest, a  vith interest, advanced under parage  t covenants and agreements under to  ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE 0  7. PAGE 99. OF MAPS, IM	, and whose es Lender the principal sum of \$ 31,500.00 ). "), which provides for monthly This Socurity and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beaeficiary is a which is organized and existing us address is 1300 S. EL CAMIN  Thirty-One Thousand. I  This debt is evidenced by Borrow payments, with the full debt, if a Instrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) di Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL MAP	MITED PANAM MORTGAGE  der the laws of THE UNIT.  10 REAL, STE. 320, S.  1 ve Hundred and No/  er's note dated the same date of paid earlier, due and pays the repayment of the debt evi payment of all other sums, we the performance of Borrower's irrevocably grants and conve-  12965, IN THE COUNT RECORDED IN BOOK 6	E. A DIVISION OF PAN AME  ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014  denced by the Note, with interest, a  vith interest, advanced under parage  t covenants and agreements under to  ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE 0  7. PAGE 99. OF MAPS, IM	, and whose es Lender the principal sum of \$ 31,500.00 ). "), which provides for monthly This Socurity and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beneficiary is a limit of the beneficiary is address is 1300 S. EL CAMIN  Thirty-One Thousand. If  This debt is evidenced by Borrown payments, with the full debt, if in Instrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) the Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL MAP CALIFORNIA, AS PER MAP	MITED PANAM MORTGAGE  der the laws of THE UNIT.  10 REAL, STE. 320, S.  1 ve Hundred and No/  er's note dated the same date of paid earlier, due and pays the repayment of the debt evi payment of all other sums, we the performance of Borrower's irrevocably grants and conve-  12965, IN THE COUNT RECORDED IN BOOK 6	E. A DIVISION OF PAN AME  ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014  denced by the Note, with interest, a  vith interest, advanced under parage  t covenants and agreements under to  ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE 0  7. PAGE 99. OF MAPS, IM	, and whose es Lender the principal sum of \$ 31,500.00 ). "), which provides for monthly This Socurity and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beaeficiary is a which is organized and existing us address is 1300 S. EL CAMIN  Thirty-One Thousand. I  This debt is evidenced by Borrow payments, with the full debt, if n Instrument secures to Lender (a) modifications of the Note; (b) the this Security Instrument; and (c) tl Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL MAP CALIFORNIA, AS PER MAP	MITED PANAM MORTGAGE der the laws of THE UNITE O REAL, STE. 320, So I we hundred and No/ er's note dated the same date of paid earlier, due and pays the repayment of the debt evi payment of all other sums, we performance of Borrower's irrevocably grants and conve- 12965, IN THE COUNT RECORDED IN BOOK 65 ECORDER OF SAID COUNT	E. A DIVISION OF PAN AME  ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014  denced by the Note, with interest, a  vith interest, advanced under parage  t covenants and agreements under to  ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE 0  7. PAGE 99. OF MAPS, IM	, and whose es Lender the principal sum of \$ 31,500.00 ). "), which provides for monthly This Socurity and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beneficiary is address:  which is organized and existing us address is 1300 S. EL CAMIN  Thirty-One Thousand, It address:  This debt is evidenced by Borrow payments, with the full debt, if a Instrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) if Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL NAP CALIFORNIA, AS PER MAF OFFICE OF THE COUNTY R	NITED PANAM MORTGAGE der the laws of THE UNITE O REAL. STE. 320. S. I ve Hundred and No./ er's note dated the same date of paid earlier, due and pays he repayment of the debt er payment of all other sums, we e performance of Borrower's irrevocably grants and conve  12965, IN THE COUNT RECORDED IN BOOK 61 ECORDER OF SAID COUNT 09-710-264 MANDINA AVENUE	E. A DIVISION OF PAN AME  ED STATES DF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014 denced by the Note, with interest, a vith interest, advanced under paragi accoverants and agreements under the ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE O 7, PAGE 99, OF MAPS, IN  NTY.	, and whose es Lender the principal sum of \$ 31,500.00 ). "), which provides for monthly This Socurity and all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beneficiary is a which is organized and existing us address is 1300 S. EL CAMIN  Thirty-One Thousand, It is the series of the series	MITED PANAM MORTGAG  der the laws of THE UNITIO  O REAL, STE. 320, S  I ve Hundred and No/  er's note dated the same date of paid earlier, due and pay the repayment of the debt evi payment of all other sums, we the performance of Borrower's irrevocably grants and conve  12965, IN THE COUNT  12966, IN THE COUNT  12966, IN THE COUNT  12966, IN T	E. A DIVISION OF PAN AME  ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow  100  Dollars (U.S.  as this Security Instrument ("Note able on June 1, 2014  denced by the Note, with interest, a  vith interest, advanced under parage  t covenants and agreements under to  ys to Trustee; in trust, with power  TY OF RIVERSIDE, STATE 0  7. PAGE 99. OF MAPS, IM	, and whose es Lender the principal sum of  \$ 31,500.00 ).  "), which provides for monthly ind all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670
FIRST SOUTHWESTERN  ("Trustee"). The beneficiary is a which is organized and existing us address is 1300 S. EL CAMIN  Thirty-One Thousand. If  This debt is evidenced by Borrow payments, with the full debt, if a lastrument secures to Lender: (a) modifications of the Note; (b) the this Security Instrument; and (c) di Note. For this purpose, Borrower property located in RIVERSIDE  PARCEL 1 OF PARCEL MAP CALIFORNIA. AS PER MAF OFFICE OF THE COUNTY R  ASSESSOR'S PARCEL 6: 0  which has the address of PERRIS California CALIFORNIA. Single Family - FMM	MITED PANAM MORTGAG  der the laws of THE UNITIO  O REAL, STE. 320, S  I ve Hundred and No/  er's note dated the same date of paid earlier, due and pay the repayment of the debt evi payment of all other sums, we the performance of Borrower's irrevocably grants and conve  12965, IN THE COUNT  12966, IN THE COUNT  12966, IN THE COUNT  12966, IN T	E. A DIVISION OF PAN AME ED STATES OF AMERICA AN MATEO, CA 94402  ("Lender"). Borrower ow 100  Dollars (U.S. as this Security Instrument ("Note able on June 1, 2014 denced by the Note, with interest, a vith interest, advanced under paragi a covenants and agreements under it ys to Trustee; in trust, with power TY OF RIVERSIDE, STATE 0 7, PAGE 99, OF MAPS, IN NTY.  ("Property Address"):	, and whose es Lender the principal sum of  \$ 31,500.00 ).  "), which provides for monthly ind all renewals, extensions and aph 7 to protect the security of his Security Instrument and the of sale, the following described County, California:	eliga, CA 90670

Public Record

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

variations by jurisdiction to constitute a uniform security instrument covering real property.

MENOR OF THE PARTY OF THE PARTY OF THE

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lessor amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items, Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

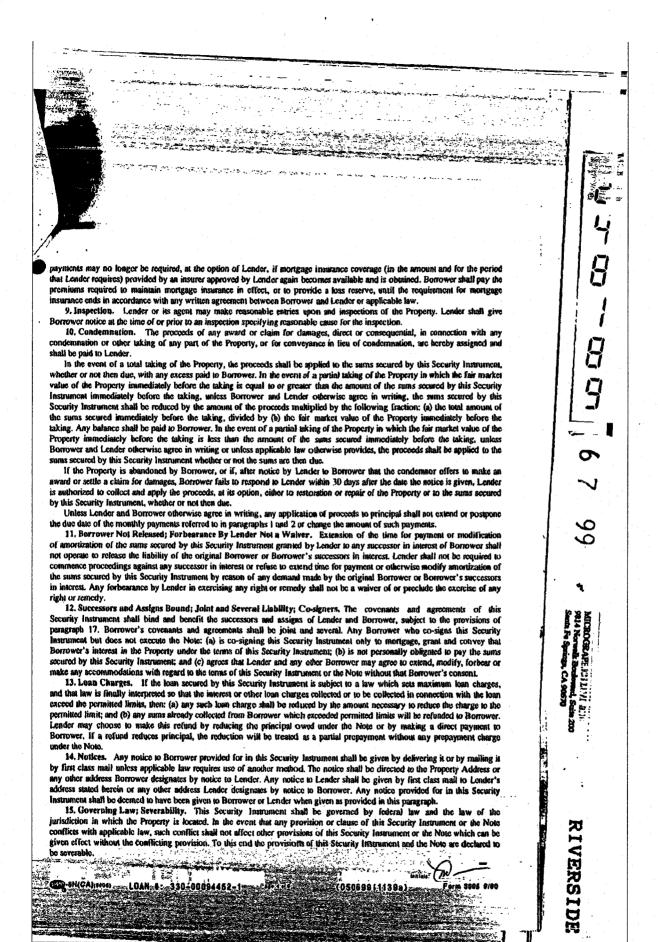
4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground tents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Leader all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Leader receipts evidencing the payments.

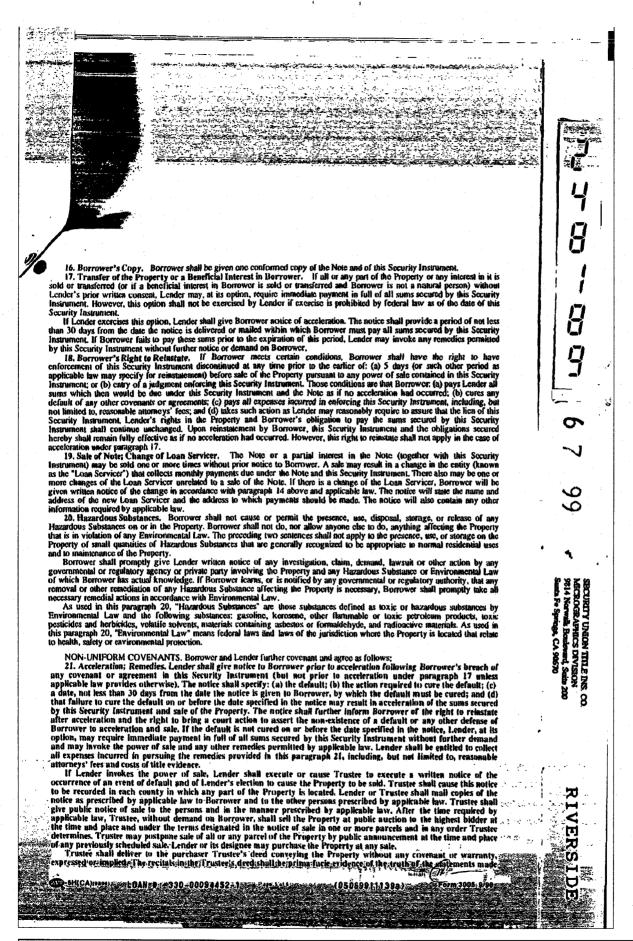
Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower. (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory in Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall shirtly the lien or take one or more of the actions set forth above within 10 thays of the giving of males.

Public Record

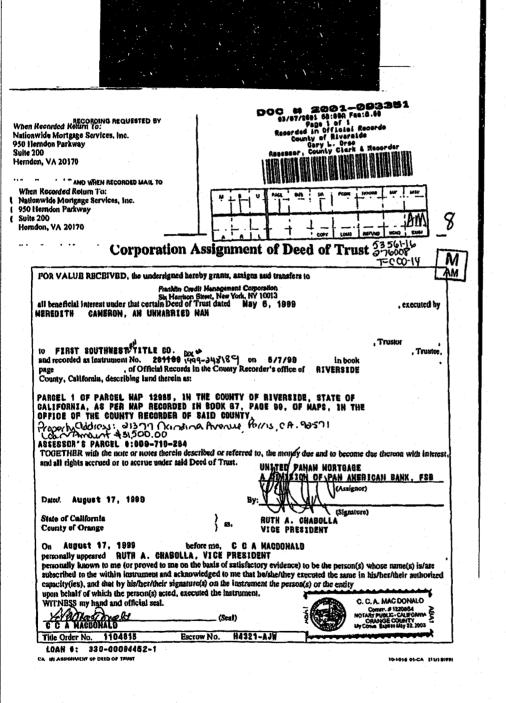
Page 2 of 6

SECURITY UNION TITLE INS. MICROGRAPHICS DIVISION 9814 Norwalk Boulevard, Suits 2





The second state of the second	The state of the s	
		1
ال المراجع الم		1
	The state of the s	
The same of the sa		ક <b>પ</b>
	and the course was the course of the course	
		Mary and the second
	And the second s	
	,	
		117
•	;	
herein. Trustee shall apply the proceeds of the sale in the	following order: (a) to all expenses of the sale, including, but not	
imited to, reasonable Trustee's and attorneys' fees; (b) to o the person or persons legally entitled to it.	all sums secured by this Security Instrument; and (c) any excess	
22. Reconveyance. Upon payment of all sums secured b	by this Security Instrument, Lender shall request Trustee to reconvey	
	nd all notes evidencing debt secured by this Security Instrument to nty to the person or persons legally entitled to it. Such person or	
ersons shall pay any recordation costs. Lender may charge su	uch person or persons a fee for reconveying the Property, but only if	i
he fee is paid to a third party (such as the Trustee) for service aw.	es rendered and the charging of the fee is permitted under applicable	li i i i i
23. Substitute Trustee. Lender, at its option, may from	n time to time appoint a successor trustee to any Trustee appointed	1 1
ercunder by an instrument executed and acknowledged by I	Lender and recorded in the office of the Recorder of the county in he name of the original Lender, Trustee and Borrower, the book and	
age where this Security Instrument is recorded and the name	ne and address of the successor trustee. Without conveyance of the	'-'
roperty, the successor trustee shall succeed to all the title, por w. This procedure for substitution of trustee shall govern to t	wers and duties conferred upon the Trustee herein and by applicable	1
24. Request for Notices. Borrower requests that copies	ine exclusion of an other provisions for substitution.  of the notices of default and sale be sent to Borrower's address	
hich is the Property Address.		
25. Statement of Obligation Fee. Londor may collect unishing the statement of obligation as provided by Section 2	a fee not to exceed the maximum amount permitted by law for 2943 of the Civil Code of California.	L .
• • • •		<del></del>
Ze. Riders to this Security Instrument. If one or more	e riders are executed by Borrower and recorded together with this ach rider shall be incorporated into and shall amend and supplement	
ecurry instrument, the covenants and agreements of each subsecurity instrument as if	the rider(s) were a part of this Security Instrument	7
Check applicable box(es)		
	inium Rider 14 Family Rider	7
	Unit Development Rider Biweekly Payment Rider	
☐ VA Rider ☐ Other(s)	rovement Rider Second Home Rider	
	,-,	9
		9
	the terms and covenants contained in this Security Instrument and in	•
ny rider(s) executed by Borrower and recorded with it.		•
	YW	•
	A (Scar)	
<b>Y</b>	WEREDITH CAMERON Burnwer	2 2 K 2
Y	the same and a same and	Sent I
<u> </u>	MERIDITH CAMERON -Bonower	SECURIT MICROG 9814 Norw Seets Fo S
· ·	MERIDITH CAMERON -Borrower (Scal)	SECURITY U MICKOGRAP 9814 Norwelk Seets Fo Spring
	MERIDITH CAMERON -Bonower	
Y	-Borrower -Borrower -Borrower - (Scal) -Borrower	UNION .
(Scal)	- Scal) - Sorrower  - (Scal) - (Scal)	UNION IN CA
(Scal)	BECKY A LYNCH Commission # 1191800	UNION IN CA
Borrower ate of California	BECKY A LYNCH Commission # 1191800 Notory Public Collionid	UNION MHICS IL Book
Borrower ate of California	BECKY A LYNCH Commission 1191800  Berrower  (Scal)  BECKY A LYNCH Commission 1191800  Borrower  Borrower  Borrower	UNION IN CA
Borrows  Rate of California  Bunty of RIVERSIDE	BECKY A LYNCH Commission # 1191800* Nover Public Collioning Riverside County My Corrent Paples Aug 22, 2002	UNION IN CA
iste of California }  ountry of RIVERSIDE  n MAY 11, 1999 before me,	BECKY A. LYNCH  BECKY A. LYNCH  BECKY A. LYNCH  Commission 1191800  Notory Public - Collionals  Riverside County  Aly Correct, Paylors Aug 28, 2002	UNION IN CA
tate of California }	BECKY A LYNCH Commission # 1191800* Nover Public Collioning Riverside County My Corrent Paples Aug 22, 2002	UNION IN CA
tate of California  County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON	BECKY A. LYNCH  BECKY A. LYNCH  SS.  BECKY A. LYNCH  BECKY A. LYNCH  Berrower  (Scal)  Berrower  Berrower  (Scal)  Berrower  Berrower  Berrower  And Commission & Collicanial  Riverside County  Any Correct, Paylors Aug 28, 2002  BECKY A. LYNCH  Personally known to me for	UNION IN CA
tate of California  County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON  Toyed to me on the basis of satisfactory evidence) to be the	BECKY A LYNCH  SS.  BECKY A LYNCH  Commission # 1191800  Riverside County  AyCorrer. Expires Aug 28, 2002  BECKY A . LYNCH  personally appeared  person(s) whose name(s) is/are subscribed to the within instrument	UNION IN CA
tate of California  Sounty of RIVERSIDE  IN MAY 11, 1999 before me,  MERIDITH CAMERON  Toved to me on the basis of satisfactory evidence) to be the jud acknowledged to me that he/she/they executed the same	BECKY A LYNCH  DECKY A LYNCH  SS.  BECKY A LYNCH  Commission # 1191800  Riverside County  Aly Corten, Paylets Aug 28, 2002  BECKY A . LYNCH  Dersonally appeared  person(s) whose name(s) is/are subscribed to the within instrument  in his/her/their authorized canscity/feath and that by his/her/their	UNION IN CA
tate of California  Sounty of RIVERSIDE  In MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the part of the control of	BECKY A LYNCH  DECKY A LYNCH  SS.  BECKY A LYNCH  Commission # 1191800  Riverside County  Aly Corten, Paylets Aug 28, 2002  BECKY A . LYNCH  Dersonally appeared  person(s) whose name(s) is/are subscribed to the within instrument  in his/her/their authorized canscity/feath and that by his/her/their	UNION IN CA
tate of California  County of RIVERSIDE  on MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the ind acknowledged to me that he/she/they executed the same gnature(s) on the instrument the person(s) or the entity upon by timess my hand and official seal.	BECKY A. LYNCH  Decreased by the control of the con	UNION IN CA
tate of California  County of RIVERSIDE  on MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of Satisfactory evidence) to be the plant acknowledged to me that he/she/they executed the same gnature(s) on the instrument the person(s) or the entity apon plants of the plants of th	BECKY A LYNCH  DECKY A LYNCH  SS.  BECKY A LYNCH  Commission # 1191800  Riverside County  Aly Corten, Paylets Aug 28, 2002  BECKY A . LYNCH  Dersonally appeared  person(s) whose name(s) is/are subscribed to the within instrument  in his/her/their authorized canscity/feath and that by his/her/their	UNION IN CA
tate of California  County of RIVERSIDE  on MAY 11, 1999 before me,  MERIDITH CAMERON  Toved to me on the basis of satisfactory evidence) to be the part of the same gnature(s) on the instrument the person(s) or the entity apon before my hand and official seal.  County of 1181800  Refore the County of County of the county o	BECKY A. LYNCH  Decreased by the control of the con	UNION IN CA
tate of California County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the particular decknowledged to me that he/she/they executed the same gnature(s) on the instrument the person(s) or the entity apon viness my hand and official scal.  PECKY A INNCH.  Committee of the instrument	BECKY A LYNCH  Commission # 1191805  Notory Public - Colligation Riverside County Aly Corran, Explest Aug 28, 2002  BECKY A . LYNCH  personally appeared  person(s) whose name(s) is/are subscribed to the within instrument in his/hor/their authorized capacity(ies) and that by his/her/their behalf-of which the person(s) acted, cycled the instrument.  (Seal)	UNION IN CA
itate of California  County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the ind acknowledged to me that he/she/they executed the same ignature(s) on the instrument the person(s) or the entity apon by viness my hand and official scal.  DECKY A LYNCH.  Committee of the county of t	BECKY A LYNCH  Commission # 1191805  Riveride County  Aly Comm. Exples Aug 28, 2002  BECKY A LYNCH  Dersonally appeared  person(s) whose name(s) is/are subscribed to the within instrument in his/hor/their authorized capacity(ies)) and that by his/her/their behalf of which the person(s) acted, cycled the instrument.  (Seal)	UNION IN CA
tate of California  County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the ind acknowledged to me that he/she/they executed the same ignature(s) on the instrument the person(s) or the entity apon by vines my hand and official seal.  BUCKY A LYNCH.  Commission 6, 115, 1800	BECKY A LYNCH  Commission # 1191805  Notory Public - Colligation Riverside County Aly Corran, Explest Aug 28, 2002  BECKY A . LYNCH  personally appeared  person(s) whose name(s) is/are subscribed to the within instrument in his/hor/their authorized capacity(ies) and that by his/her/their behalf-of which the person(s) acted, cycled the instrument.  (Seal)	UNION IN CA
tate of California  County of RIVERSIDE  on MAY 11, 1999 before me,  MERIDITH CAMERON  roved to me on the basis of satisfactory evidence) to be the ind acknowledged to me that he/she/they executed the same gnature(s) on the instrument the person(s) or the entity apon by finess my hand and official seal.  BUCKY A LYNCH.  Commission 6, 119,1800	BECKY A LYNCH  Commission # 1191805  Notory Public - Colligation Riverside County Aly Corran, Explest Aug 28, 2002  BECKY A . LYNCH  personally appeared  person(s) whose name(s) is/are subscribed to the within instrument in his/hor/their authorized capacity(ies) and that by his/her/their behalf-of which the person(s) acted, cycled the instrument.  (Seal)	UNION TITLE INS. CO. WHICE DAYNSION  R. Bonderard, Sudie 200  ings, CA 90679
Borrowe  State of California  County of RIVERSIDE  On MAY 11, 1999 before me,  MERIDITH CAMERON  stroved to me on the basis of satisfactory evidence) to be the part acknowledged to me that he/she/they executed the same ignature(s) on the instrument the person(s) or the entity apon by the county and official scal.  BUCKY & INCH.  Commission 6,118,1800  From the discrete Colloring	BECKY A LYNCH  Commission # 1191805  Notory Public - Colligation Riverside County Aly Corran, Explest Aug 28, 2002  BECKY A . LYNCH  personally appeared  person(s) whose name(s) is/are subscribed to the within instrument in his/hor/their authorized capacity(ies) and that by his/her/their behalf-of which the person(s) acted, cycled the instrument.  (Seal)	UNION IN CA



Public Record

C # 2000-514139 12/27/2000 #8:88A Fee:32.80 Page 1 of 8 TVOT A54 Pecording Requested By y L. Orso mby Clerk & Recorder First American Title Company WHEN RECORDED MAIL TO: a NORTH AMERICAN MORTGAGE COMPANY P.O. BOX 808031 9 PETALUMA. CA 94975-8031 FINAL REVIEW AU 052 - (Space Above This Line For Re-ASSESSOR'S IDENTIFICATION NUMBER DEED OF TRUST 6791062-767 LH#-777765050845 NOTICE: THIS LOAN IS NOT ASSUMABLE THE APPROVAL OF THE DEPARTMENT OF AFFAIRS OR ITS AUTHORIZED AGENT. THIS DEED OF TRUST ("Security Instrument") is made on . The truster is DECEMBER 15, 2000 MERIDITH CAMERON, AN UNMARRIED MAN 1 1 001175 THIS MICROFILM COPYRIGHTED 1997 BY SECURITY UNION TITLE NISURANCE COMPANY ("Borrower"). The trustee is SONOMA CONVEYANCING CORPORATION SF ("Trustee"). The beneficiary is NORTH AMERICAN MORTGAGE COMPANY which is organized and existing under the laws of DELAWARE , and whose address is 3883 AIRWAY DRIVE, SANTA ROSA, CA 95403 ("Lender"). Borrower owes Lender the principal sum of FORTY NINE THOUSAND ONE HUNDRED THIRTY ONE AND 00/100 JANUARY 01, 2031

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all the security Instrument; and (c) the other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property RIVERSIDE located in RIVERSIDE County, California; PARCEL 1, AS SHOWN BY PARCEL MAP 12985 ON FILE IN BOOK 67 PAGE(S) 99 OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY. CALIFORNIA. Which has the address of 21377 NANDINA AVENUE, PERRIS
California 92890 [Zip Codo] ("Property Address");
CALIFORNIA-Single Family-FrankAlfrikMC UNIFOMM INSTRUMENT
CALIFORNIA-Single Family-FrankAlfrikMC UNIFOMM 1957 PARRIS

ONE 30055 9/50
VMP MORTOAGE FORMS • 1313223-8100 • 100758273 (Street, City)

Public Record

THE PROPERTY OF THE PARTY OF TH

KATANICAN ARBAM REGENERAL ARBAM ARBA

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

UNIFORM COVISINANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges, Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Punds") for:

(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lieu on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly leasehold payments or ground rents on the Property, if any; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance promiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Punds in an amount on exceed the maximum amount a lender for a federally related mortgage loss, may equile for Reservoire fo to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's excrow account under the federal Real Estate Settlement Procedures Act of 1974 a samended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in

accordance with applicable law,

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Punds to pay the Eccrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the secrow account, or verifying the Becrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing redits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficientto pay the Becrow Items when due, Lender may so notify Borrower in writing,

If the Punds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Punds held by Lender at any time is not sufficient to pay the Bescow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Punds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Punds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender subordinating the pay

-RV(CA) 10212101

O DISST BY SECURITY UNION TITLE
MICROGRAPHICS DIVISION

RIVERSIDE

THE THE PRINCIPLE AND ARREST OF

2000-514139 12/22/2000 UR OGR 

Mark Mark Control of the Control of

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the

insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

unusurance carrier and Lender. Lender may make proof of loss it not made promptly by nortower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance earrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leascholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall

leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within stry days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title the shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a

Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting payment. 8. Mortgage Insurance, If Lender required mortgage insurance as a condition of making the loan secured by this A stortage insurance, it Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or cases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the mortgage insurance overage is not an alternate mortgage insurance coverage is not available, Borrower shall pay to Lender lab become a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or cased to be in effect. Lender will accept, use and retain these payments as a loss reserve in fieu of mortgago insurance. Loss reserve payments may no longer be required,

-6V(CA) 19313201

THE THE PARTY OF T



OUNSURANCE COMPANY
MICROGRAPHICS DIVISION

RIVERSIDE



THE STATE OF THE PROPERTY OF T

option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) vided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums equired to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection, Lender or its agent may make reasonable entries upon and inspections of the Property, Lender shall

give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection,

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by in writing, the sums secured by this Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, any balance shall be paid to Borrower. In the event of a partial taking of the Property immediately before the taking, any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments

11. Borrower Not Released; Porbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest, Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured bythis Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising

demand made by the original sofrower or portower a successors in interest. Any torcessance by Leiner in exercising any right or remedy, shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability: Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction

will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note. which can be given effect without the conflicting provision. To this endthe provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument,

-6VICA) 197 12101

ż

2380-514139 12/27:2900 08 00A THIS MICROFILM COPYRIGHTED

1507 BY SECURITY UNION TITLE

WICROGRAPHICS DIVISION

RIVERSIDE

handle the standard with the second of the second of the second of

interest in it is od on reseatered for it a beneficial interest in Borrower's cold to transferred and Borrower's to the standard of the property of the proper

-8VICA) 19212501

2008-514133

THIS MICROFILM COPYRIGHTED 1997 BY SECURITY UNION TITLE ASSURANCE COMPANY MICROGRAPHICS DIVISION

RIVERSIDE

THE THE RESERVE THE PROPERTY OF THE PROPERTY O

ARM THE STORY THE WAS A PROPERTY OF

Public Record

					•
1					
					1 7
	Trustee shall deliver to the pur- tranty, expressed or implied. The	chaser Trustee's de	ed conveying the Proper	ty without any covenant of	or .
• •	expenses of the sale, including, but	se shall apply the protection is not limited to, rea	proceeds of the sale in the conable Trustee's and atte	e following order: (a) to a orneys' fees; (b) to all sum	u į
	secured by this Security Instrument; 22. Reconveyance. Upon payment reconvey the Property and shall surrende	t of all sums secured or this Security Instru	by this Security Instrument, ment and all notes evidencing	Lender shall request Trustee t ag debt secured by this Securit	ly ••••7
	Instrument to Trustee. Trustee shall reco legally entitled to it. Such person or perso 23. Substitute Trustee. Lender, a	ons shall pay any reco t its option, may fro	rdation costs. m time to time appoint a s	uccessor trustee to any Truste	.   <b>4</b>
	appointed hereunder by an instrument of of the county in which the Property is loc Borrower, the book and page where thi	ated. The instruments Security Instrume	t shall contain the name of the is recorded and the name	he original Lender, Trustee an e and address of the successo	d L
	trustee. Without conveyance of the Pro conferred upon the Trustee herein and it exclusion of all other provisions for subst	by applicable law. Ti titution.	nis procedurefor substitution	n of trustee shall govern to t	he 💮 🔻
	24. Request for Notices. Borrow address which is the Property Address. 25. Statement of Obligation Fee.	Lender may collect	a fee not to exceed the maxin	num amount permitted by la	
	for furnishing the statement of obligation 26. Riders to this Security Instrument, the cove with this Security Instrument, the cove	ument. If one or m	ore riders are executed by B	orrower and recorded togethe	
	amend and supplement the covenants as	nd agreements of thi			
	Security Instrument, (Check applicable b				E
	Adjustable Rate Rider Graduated Payment Rider	Condominium Planned Unit	Development Rider 🔲 Bi	4 Pamily Rider weekly Payment Rider cond Home Rider	9
9 68 66F	Adjustable Rate Rider	Condominiu	Development Rider Bi		O ONSURA
277,2966 68 96A 6 of 3	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider K V.A. Rider	Condominius Planned Unit Rate Improve Other(s) Ispe	Development Rider Bi ement Rider Se cify)	weekly Payment Rider cond Home Rider	O NISURANCE CI NICROGRAPH
12/27/2666 68 96A 6 of 3	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(e) Ispe	Development Rider Bisment Rider Secify)	weekly Payment Rider cond Home Rider	O DIGHT SY SECURITY UNSURANCE COMPAN MICROGRAPHICS DN
227.2866 68 66A	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider X V.A. Rider  BY SIGNING BELOW, Borrower	Condominium Planned Unit Rate Improve Other(e) Ispe	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider ots contained in this Securit	O DISH SY SECURITY UNION NISHRANCE COMPANY MICROGRAPHICS DIVISION
12/27/2609 88 969 6 of 3	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(e) Ispe	Development Rider Bisment Rider Secify)	weekly Payment Rider cond Home Rider  ots contained in this Securit  (Scal	Į į
12/27/2609 68 96A	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(e) Ispe	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider ots contained in this Securit	) <u>B</u>
12.72.7269.68 969	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(e) Ispe	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider  ots contained in this Securit  (Scal	TILE TO THE TIME T
12.77.7509 68 96A	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(s) Ispe	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider  ats contained in this Securit  Scal -Borrowe  (Scal -Dorrowe	THE STATE OF THE S
999 89-50-52-721 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	Condominium Planned Unit Rate Improve Other(s) Ispe	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider  ats contained in this Securit	THE STATE OF THE S
12.77.75869 8894	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider E V.A. Rider  BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed be Witnesses:  State of California County of RIVERSIDE	Condominium Planned Unit Rate Improve Other(e) lape  r accepts and agrees by Borrower and recon  (Seal) -Borrower	Development Rider Bisment Rider Secify)  to the terms and covenanted with it.	weekly Payment Rider cond Home Rider  ats contained in this Securit  (Scal -Borrowe (Scal -Borrowe	7E
2.77.7509 66 66A	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider E V.A. Rider  BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed be Witnesses:  State of California County of RIVERSIDE	Condominium Planned Unit Rate Improve Other(e) lape  r accepts and agrees by Borrower and recon  (Seal) -Borrower	Development Rider Bisment Rider Secily)  I to the terms and covenance and with it.  MERIDITH CAMERON	weekly Payment Rider cond Home Rider  ats contained in this Securit	RIVERSII
12.72.72696 8 96A	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider KIV.A. Rider  BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by Witnesses:  State of California County of RIVERSIDE  On DECEMBER 19th 2000 MERIDITH CAMERON proved to me on the basis of satisfactor instrument and acknowledged to me that by higher/their signature(s) on the instru	Condominium Planned Unit Rate Improve Other(s) Ispe  r accepts and agrees by Borrower and reco  (Seal) -Borrower  -Borrower  ss.  before me, Britisher, executed	Development Rider Bisment Rider Secity)  to the terms and covenanted with it.  MERIDITH CAMERON  Personler whose name(a) the same is his/her/their aut	weekly Payment Rider cond Home Rider cond Home Rider cond Home Rider cond Home Rider cond this Securit (Seal -Borrowe (Seal -Borrowe Care conditions and the conditions of the within thorized capacity lies), and the	RIVERSIDE
12.77.7589 68 96A	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider K V.A. Rider  BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed be Witnesses:  State of California County of RIVERSIDE  On DECEMBER 19th 2000 MERIDITH CAMERON proved to me on the basis of satisfactor instrument and acknowledged to me that	Condominium Planned Unit Rate Improve Other(s) Ispe  r accepts and agrees by Borrower and reco  (Seal) -Borrower  -Borrower  ss.  before me, Britisher, executed	Development Rider Bisment Rider Secity)  to the terms and covenanted with it.  MERIDITH CAMERON  Personler whose name(a) the same is hisher/their aut	weekly Payment Rider cond Home Rider cond Home Rider ats contained in this Security (Scal Borrowe)  (Scal Borrowe)  (Scal Borrowe)  (Scal Borrowe)  personally appeared personally known to me (or gare subscribed to the within thorized capacity (ics), and that of which the person(s) acted	RIVERSIDE
2007-1133 	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider K V.A. Rider  By Signing Below, Borrower Instrument and in any rider(s) executed by Witnesses:  State of California County of RIVERSIDE  On December 19th 2000 MERIDITH CAMERON proved to me on the basis of satisfactor instrument and acknowledged to me that be higher/their signature(s) on the instrument. WITNESS my hand and official seal.	Condominium Planned Unit Rate Improve Other(s) Ispe  r accepts and agrees by Borrower and reco  (Seal) -Borrower  -Borrower  ss.  before me, Britisher, executed	Development Rider Bisment Rider Secity)  to the terms and covenanted with it.  MERIDITH CAMERON  Personler whose name(a) the same is hisher/their aut	weekly Payment Rider cond Home Rider cond Home Rider cond Home Rider cond Home Rider cond this Securit (Seal -Borrowe (Seal -Borrowe Care conditions and the conditions of the within thorized capacity lies), and the	PANY RIVERSIDE SINKSON
A STATE OF S	Adjustable Rate Rider Graduated Payment Rider Baltoon Rider K V.A. Rider  BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed be Witnesses:  State of California County of RIVERSIDE  On DECEMBER 19 <sup>th</sup> 2000  MERIDITH CAMERON  proved to me on the basis of satisfactor instrument and acknowledged to me that by higher their signature(s) on the instrument. WITNIESS my hand and official seal.	Condominium Planned Unit Rate Improve Other(s) Ispe  r accepts and agrees by Borrower and reco  (Seal) -Borrower    Ss.    -Borrower    -Borrower	Development Rider Bisment Rider Secity)  to the terms and covenanted with it.  MERIDITH CAMERON  Personler whose name(a) the same is hisher/their aut	weekly Payment Rider cond Home Rider cond Home Rider ats contained in this Security (Scal Borrowe)  (Scal Borrowe)  (Scal Borrowe)  (Scal Borrowe)  personally appeared personally known to me (or gare subscribed to the within thorized capacity (ics), and that of which the person(s) acted	RIVERSIDE

Public Record

RVWA

5791082-757 A54 VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

# NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 15TH day of DECEMBER, 2000, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to

NORTH AMERICAN MORTGAGE COMPANY

(herein "Lender") and covering the Property described in the Security Instrument and located at

21377 NANDINA AVENUE, PERRIS, CA 92590

#### (Property Address)

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows: If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 17 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or

MULTISTATE VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

**-538**∪ (9705)

Initials: Page 1 of 3 VMPMORTGAGEFORMS - (800)521-7291







THE RESIDENCE OF THE PERSON OF

Manual Manual Control of the Control

LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness accured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSPER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the Property shall also be subject to additional covenants and agreements as set forth below;

(a) ASSUMPTION FUNDING FEB: A fee equal to one half of 1 percent (.50%) of the balance of this loan as of the date of transfer of the Property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

-638U (9705)

Page 2 of 3

Initials: (he

RIVERSIDE

2000-514139 12/27/2000 68 06A

THE WASHINGTON THE PROPERTY OF THE PARTY OF

We will be to the state of the

Public Record

Order: Non-Order Search Doc: RV:2000 00514139

(b) <u>ASSUMPTION PROCESSING CHARGE</u>: Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 39, United States Code applies.

(c) <u>ASSUMPTION INDEMNITY LIABILITY</u>: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indomnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

Sm_		 ·
MERIDATH CAMERON	-Borrower	-Borrower
	-Borrower	 -Borrower
	Borrower	-Borrower
	-Borrower	-Borrower

-638U (9705)

Page 3 of 3

2690-5141 12/27/2000 0: 9 of 9

BELLEVILLE AND SECULE AND SECULAR SECURAR SECULAR SECU

RIVERSIDE

Public Record

TO THE REPORT OF THE PARTY OF T

THIS INSTRUMENT PREPARED BY: NORTH AMERICAN MORTGAGE COMPANY 3883 AIRWAY DRIVE SANTA ROSA, CA 95403 WHEN RECORDED RETURN TO: NORTH AMERICAN MORTGAGE COMPANY P.O. BOX 808005 PETALUMA, CA 94975 ATTN: PATTY LEACH - AU8008 - AMAT

2001-367641 98/03/2001 08:00A Fee:8.00 Page 1 of 1 Recorded in Official Records County of Riverside Gary L. Orso County Clerk & Recorder

POOL#:

511870

5791062 - 757 A54

14004483

\$49,131.00

**Original Mortgage Amount** 

### ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned as Beneficiary ("ASSIGNOR"), hereby grants, conveys, assigns and transfer to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., its successors and assigns, as its successors and assigns, P.O. BOX 2026, FLINT, MI 48501-2026 nominee for HOMESIDE LENDING, INC., ("ASSIGNEE") all beneficial interest under that certain Deed of Trust, dated, December 15,2000

, Trustor, to SONOMA CON		ION
Trustee, and recorded on De	cember 27,2000 , i	as Instrument No. 2000-514139 , Book
, Page	, of official Records in the o	ffice of the County Recorder of RIVERSIDE
, California.		
Property Address: 21377 N	ANDINA AVENUE, PERRI	s, CA 92590
"A	S DESCRIBED ON S	SAID DEED OF TRUST"
Together with the note or not	es therein described or refe	rred to, the money due and to become due thereon with
interest, and all rights accrue		
interest, and all rights accrue  Dated:		eed of Trust.

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

CA-1.RSL HSL01A

Signature (%)

MIN 100010980006905755

MERS PHONE: 1-888-679-6377

OFFICIAL SEAL - 1278614 L. KING NOTARY PUBLIC - CALIF. COUNTY OF SONOMA Comm. Exp. Sept. 28, 200-

Public Record

LSI, Local Solutions Fidelity Information Service WHEN RECORDED MAIL TO CITIFINANCIAL SERVICES. INC. Street Address:

23901 SUNNYMEAD BLVD SUITE C

City/State/Zip:

MORENO VALLEY CA 92553

DOC # 2008-0156358 03/28/2008 08:00A Fee:26.00

Page 1 of 6 orded in Official Records County of Riverside Larry W. Ward

Assessor, County Clerk & Recorde

MISC LONG RFD SIZE DA COPY PAGE PCOR NCOR SMF NCHO 465 426 UNI CTY

4292470

DEED OF TRUST

March

2008

, among the Trustor,

040

THIS DEED OF TRUST is made this 25th day of MERIDITH CAMERON, AN UNMARRIED MAN

CITIFINANCIAL SERVICES, INC. CITIFINANCIAL SERVICES, INC.

and the Beneficiary, a corporation organized and existingunder the laws of California address is 23901 SUNNYMEAD BLVD SUITE C MORENO VALLEY CA 92553 (herein "Borrower"). (herein "Trustee").

, whose (herein "Lender").

BORROWER. in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of RIVERSIDE . State of California:

PARCEL 1 OF PARCEL MAP 12965 COUNTY OF RIVERSIDE, STATE OF CALIFORNIA AS PER MAP RECORDED IN BOOK 67, PAGE (S) 99, OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

ASSESSOR'S PARCEL NUMBER # 2952600174

which has the address of 21377 NANDINA AVE (herein "Property Address");

PERRIS

, California 92570

TOGETHER with all the improvements now or hereafter crected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property":

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated 03/25/2008 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$ 57,687.12, with interest thereon, providing for monthly installments of principal and interest; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

CA 27112-9 3/2008

Original (Recorded)

Copy (Branch)

Copy (Customer)

Page 1 of 6

Public Record

Order: Non-Order Search Doc: RV:2008 00156358

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.
- 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.
- 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

CA 27112-9 3/2008

Original (Recorded)

Copy (Branch)

Copy (Customer)

Page 2 of 6

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amount shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

- 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.
- 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.
- 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property. Co-signer waives notice of acceptance, presentment, demand, protest, and notice of nonpayment, and agrees that Lender may renew, extend, modify, release, or discharge Borrower, or otherwise settle or compromise Borrower's obligation to Lender, or extend additional credit to Borrower, or accept late or partial payments of Borrower's obligation to Lender, or release, exchange, substitute, or take additional collateral, or waive any of Borrower's defaults, or delay in enforcing Lender's rights in the event of any default by Borrower, without releasing or impairing the Deed of Trust given to Lender by the co-signer.
- 12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 13. Governing Law; Severability. The state and local laws applicable to this Deed of Trust shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

CA 27112-9 3/2008

Original (Recorded)

Copy (Branch)

Copy(Customer)

Page 3 of 6

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Deed of Trust.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Deed of Trust. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Deed of Trust without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender or Trustee shall mail copies of such notice in the manner prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the lapse of such time as may be required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of the sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled

sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums

secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to five days before sale of the Property pursuant to the power of sale contained in this Deed of Trust or at any time prior to entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or

abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

20. Reconveyance. Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty but Lender or Trustee will collect a reconveyance fee and any fees required

CA 27112-9 3/2008

Original (Recorded)

Copy (Branch)

Copy (Customer)

Page 4 of 6

by public officials in connection with the payoff of the indebtedness secured by this Deed of Trust. The Trustee will file all appropriate documents with the appropriate public official to evidence the satisfaction of the underlying indebtedness, and/or reconveyance of this Deed of Trust, and/or release of the Lender's interest in the Property.

- 21. Substitute Trustee. Lender, at Lender's option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county where the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this instrument is recorded and the name and address of the successor trustee. The successor trustee shall, without conveyance of the Property, succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.
- 22. Request for Notices. Borrower requests that copies of the notice of default and notice of sale be sent to Borrower's address which is the Property Address. Lender requests that copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust be sent to Lender's address, as set forth on page one of this Deed of Trust, as provided by Section 2924(b) of the Civil Code of California.
- 23. Statement of Obligation. Lender may collect a fee not to exceed \$60 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.
- 24. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 24, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 24, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

	PW_		
	Meriditin Can	neron	-Borrower
			-Borrower
STATE OF CALIFORNIA			
County of Auctorde	_		
On 3-25-08 before me. Va the officer) personally appeared Merial Cam who proved to me on the basis of satisfactory evidence to	lerer acura, NI	oteury Public (here ins	sert name and title of th
who proved to me on the basis of satisfactory evidence to	he the personal whose name	M is/aM subscribed	to the within instrumen
and acknowledged to me that he/syle/they executed the	same in his/hgr/their authori	ized capacity(196), a	and that by his/high/the
signature on the instrument the person or the entity t	upon behalf of which the person	on 💢 acted, executed	I the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.



Signature Mille Clair

CA 27112-9 3/2008

Original (Recorded)

Copy (Branch)

Copy (Customer)

Page 5 of 6

Public Record

Meriaith Car	Meyon •
Barranter	-

	3	125/	0ප	
Data				

REQUEST FOR NOTICE OF DEFAU	UT
In accordance with Section 2924b, Civil Code, request is hereby made that a coany notice of sale under the deed of trust (or mortgage) recorded page records of Verside	py of any notice of default and a copy of )ec. ⇒27. 200 . in Book County. (or filed for record with
recorder's serial number 514139 by Mevalty Camevox as t	County) California, executed rustor (or mortgagor) in which
North American mfg. Co. is name	d as beneficiary (or mortgagee) and iled to
, with a copy to	
at P.O. Box 17170. Baltimore, MD 21203.	
NOTICE: A copy of any notice of default and of any notice of sale will be recorded request. If your address changes, a new request must be recorded.  Signature:  For Beneficiary	sept only to the address contained in this
STATE OF CALIFORNIA	
Before me. Vallette	(here insert name and title of the officer), who proved to me on the basis of hin instrument and acknowledged to me that s/her/their signature(s) on the instrument the
I certify under PENALTY OF PERJURY under the laws of the State of California that the	foregoing paragraph is true and correct.
WITNESS my hand and official seal.	
Signature Julian (Seat)	VALERÉ ACUNA Commission d 1994642 Hotory Public - Casilomia Biverside Courty Mr Commit, Busines AJ 22, 2009
REQUEST FOR RECONVEYANCE	
TO TRUSTEE:	
The undersigned is the holder of the note or notes secured by this Deed of other indebtedness secured by this Deed of Trust, have been paid in full. You notes and this Deed of Trust, which are delivered hereby, and to reconvey, withounder this Deed of Trust to the person or persons legally entitled thereto.	are hereby directed to cancel said note or
Dated:	
STATE OF CALIFORNIA	
County of	
On	(here insert name and title of the officer) , who proved to me on the basis of
he/she/they executed the same in his/her/their authorized capacity(ies), and that by h person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.	s/her/their signature(s) on the instrument the
Lecrtify under PENALTY OF PERJURY under the laws of the State of California that the	foregoing paragraph is true and correct.
WITNESS my hand and official scal.	
Signature(Seal)	
CA 27112-8 2/2008 Original (Recorded) Copy (Branch) Copy (Cus	comer) Page 6 of 6

Public Record

PLÉASE COMPLETE THIS INFORMATION RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Stop #: 1324

Riverside Superior Court

4100 Main St.

Riverside, CA 92501

DOC # 2005-0337059

04/28/2005 08:00A Fee:NC Page 1 of 3

Recorded in Official Records

County of Riverside Larry W. Ward

Assessor, County Clerk & Recorder

. 1		Υ				#11# 7	max matifica il	eni isilasi (	II BBIB) #	6)   <b>102</b>	
	м	3	U	PAGE	SICE	OA.	PCCR	NECCR	SMF		7
										MISC.	
}							1				
Į		R,	,			CCPY	LONG	REFUND	NCHG	EXAM	

SPACE ABOVE FOR RECORDER'S USE ONLY

4W

M

Abstract of Judgment

Title of Document

### THIS AREA FOR RECORDER'S USE ONLY

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION (\$3.00 Additional Recording Fee Applies)

STC-SCSD 996a (Rev. 4/2000)

Public Record

Order: Non-Order Search Doc: RV:2005 00337059

Page 1 of 3

TIOENEY OR PARTY WITHOUT ATTORNEY (Name and Address):TEL NO.:  X Recording requested by and return to:  SUPERIOR COURT OF CALIFORNIA,  COUNTY OF RIVERSIDE  4100 MAIN ST  RIVERSIDE  ATTORNEY CREDITOR RECORD  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  STREET ADDRESS:  MAILING ADDRESS:  MAILING ADDRESS:  CITY AND ZIP CODE:  RECORD  EI-001  925-4600  925-01  RECORD  925-01  RECORD  CA 925-01	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE 4100 MAIN ST PLYERSIDE ATTORNEY CREDITOR RECORD  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: MAILING ADDRESS: MAILING ADDRESS: CITY AND ZIP CODE: RIVERSIDE CA 92501	
COUNTY OF RIVERSIDE 4100 MAIN ST  RIVERSIDE ATTORIES ATTORIES CREDITOR  ASSIGNEE OF 92501  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: MAILING ADDRESS: MAILING ADDRESS: CITY AND ZIP CODE: RIVERSIDE CA 92501	
COUNTY OF RIVERSIDE 4100 MAIN ST  RIVERSIDE ATTORIES ATTORIES CREDITOR  ASSIGNEE OF 92501  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: MAILING ADDRESS: MAILING ADDRESS: CITY AND ZIP CODE: RIVERSIDE CA 92501	
4100 MAIN ST  ELVERSIDE ATTORNEY LUDGMENT ASSIGNEE OF 92501  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS:  MAILING ADDRESS:  4100 MAIN ST  CITY AND ZIP CODE:  RIVERSIDE CA 92501	
RIVERSIDE HUDGMENT ASSIGNEE OF 92501  SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  STREET ADDRESS:  MAILING ADDRESS:  MAILING ADDRESS:  CITY AND ZIP CODE:  RIVERSIDE  CA 92501	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  STREET ADDRESS:  MAILING ADDRESS:  4100 MAIN ST  CITY AND ZIP CODE:  RECORD  RECORD	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  STREET ADDRESS:  MAILING ADDRESS:  4100 MAIN ST  CITY AND ZIP CODE:  RIVERSIDE  CA 92501	
STREET ADDRESS:  MAILING ADDRESS:  CITY AND ZIP CODE:  A100 MAIN ST  CITY AND ZIP CODE:  CA 92501	
STREET ADDRESS:  MAILING ADDRESS:  CITY AND ZIP CODE:  A100 MAIN ST  CITY AND ZIP CODE:  CA 92501	
CITY AND ZIP CODE: RIVERSIDE CA 92501	
on the bar code.	FOR RECORDERS'S USE ONLY
BRANCH NAME:	a e
DI AINTIEE. CUIDEDTOD COURSE	
PLAINTIFF: SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE	
DECENDANT, MEDITATIVE CONTRACTOR	·
DEFENDANT: MERIDITH CORNELIUS CAMERON	
ABSTRACT OF JUDGMENT Amended	CASE NUMBER:
	RIM418322
Land Andrew Land Land Land Land Land Land Land Land	1
pplies for an abstract of judgment and represents the following:	FOR COURT USE ONLY
. Judgment debtor's	
Name and last known address	
MEDIDIMY CONTROL	
MERIDITH CORNELIUS CAMERON	
P O BOX 1384	
RIVERSIDE CA 92501	
Driver's license no, and state: CAR0934487 unknown.	
Social Security number: 551-74-2496	
Summons or notice of entry of sister state judgment was personally served or	
mailed to (name and address):	
shown o	tion on additional judgement debtors is
(2) Instrument No.:	Page 1110.
12 APR 2005	
e: RCASTILLO	
(TYPE OR PRINT NAME)	-enll
	IGNATURE OF APPLICANT OR ATTORNEY)
a. X I certify that the following is a true and correct abstract 6. Total amount o	of judgment as entered or last renewed:
T STE ON	The person of the following.
D. A certified copy of the judgment is attached	ecution attachment lien
Judgment creditor (name): SUPERIOR COURT OF	ed on the judgment as follows:
CALIFORNIA, COUNTY OF RIVERSIDE a. Amoun	
h In face	or of (name and address):
we find a color (init liable as it appears in informent).	URT OF CALIFORNIA,
MEDINITY CONTROL TITA CONTROL	IVERSIDE/FINANCIAL SERVICES DIVISION
4100 MAIN	ST STEED THANKS IN SERVICES DIVISION
5. a. Judgment entered on RIVERSIDE	CA 92501
court of cate (date): 04-25-02	CU 2720T
SO SUBERA TO SOM	Marront has
D. Kenewal entered on Q A storr of and a	centent 1188
b. Renewal entered on 8. A stay of enforce (date):	en ordered by the court.
(date): a. not bec	
(date):  This abstract issued on (date):  a not become become on the control of the contro	ordered by the court effective until
(date):  This abstract issued on (date):  a not become become of the control of the contro	
(date):  This abstract issued on (date):  a not bee b been or (date):  9 This judge	
(date):  This abstract issued on (date):  a not become of the date of th	
(date):  This abstract issued on (date):  04-12-05  a not become on (date):  9 This judger	
(date):  This abstract issued on (date):  04-12-05  a. into bee b. been or (date):  9. into index  Clerk, by	
(date):  This abstract issued on (date):  04-12-05  Clerk, by  ABSTRACT OF JUDGMENT	ment is an installment judgment.
(date):  This abstract issued on (date):  04-12-05  a. inot bee b. been or (date):  9. intrins judgm	ment is an installment judgment.
(date):  This abstract issued on (date):  04-12-05  Clerk, by  ABSTRACT OF JUDGMENT	ment is an installment judgment.

FORMATION ON ADDITIONAL JUDGM	IENT DEBTORS			
Name and last known address	<del></del> -	14.	Name and last known addres	·
		. '		
		<u></u>		
priver's license No. & state:	Unknown	Driver's licens Social Security		Unknown Unknown
ocial Security No.: ummons was personally served at or mailed to	Unknown (address):	Summons was	personally served at or mailed	o (address):
Name and last known address		15.	Name and last known addre	38
Name and last known address				1
				1
		Driver's licen	se No. & state:	Unknown
Oriver's license No. & state: Social Security No.:	Unknown Unknown	Social Security	y No.:	Unknown
Summons was personally served at or mailed to	(address):	Summons was	personally served at or mailed	to (address):
			Name and last known addre	
Name and last known address		16.	Name and last known addit	
		•		
				1
		<u></u>		
Driver's license No. & state:	Unknown Unknown	Driver's licen Social Securit	se No. & state:	Unknown Unknown
Social Security No.: Summons was personally served at or mailed to		Summons wa	s personally served at or mailed	to (address):
	•			
Name and last known address	-	17.	Name and last known addr	ess
		I.		<b>1</b> 3
1				
Driver's license No. & state:	Unknown	Driver's lice	nse No. & state:	Unknown
Social Security No.:	Unknown	Social Securi	ty No.: as personally served at or maile	Unknown d to (address):
Summons was personally served at or mailed to	yaaaress):	ogninous we	o harnormit on the m. a. mana	
Continued on attachment 18.				
-001 [Rev. January 1, 2003]	ABSTRAC'	OF JUDGME	NT	Page 2 of 2
	(CIV	:L)		

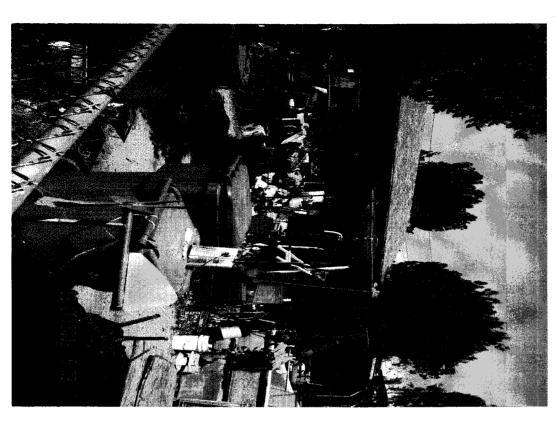
ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State bar number, After recording return to:	;	
SUPERIOR COURT OF CALIFORNIA	4	(h a
COUNTY OF RIVERSIDE		AJi
4100 MAIN ST		SEP
RIVERSIDE, CA 92501		₩
TELEPHONE NO.: 800-568-7004		•
FAX NO. (Optional):	4	<b>9</b>
E-MAIL ADDRESS (Optional):	i	8 2009
ATTORNEY FOR (Name):		
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE		i <b>R</b>
STREET ADDRESS: 4100 MAIN ST		
MAILING ADDRESS:		
CITY AND ZIP CODE: RIVERSIDE, CA 92501		
BRANCH NAME:	FOR RECORDS	ER'S OR SECRETARY OF STATE'S USE ONLY
PLAINTIFF: SUPERIOR COURT OF CALIFORNIA, COUNTY	OF PTUPPSTDE	ASE NUMBER:
PLAINTIFF. SUPERIOR COURT OF CALIFORNIA, COUNTY	OF KIVEKDIDD	RIM418322
DEEENDANT, AGRETTING CAMERON		KZFFZ Z O O Z
DEFENDANT: MERIDITH CORNELIUS CAMERON		
ACKNOWLEDGMENT OF SATISFACTION OF JUDGMEN	VT	FOR COURT USE ONLY
FULL PARTIAL MATURED INSTALLM	ENT	
Satisfaction of the judgment is acknowledged as follows:     Full Satisfaction		
L. 1		
Y— (1) X Judgment is satisfied in full  (2) The judgment creditor has accepted payment or	r nerformance	
(2) The judgment creditor has accepted payment of other than that specified in the judgment in full:		CURSOIOR COLIRT OF CALIFORNIA
	salistaction of the	SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE
judgment. b. Partial satisfaction		
b. Partial satisfaction  The amount received in partial satisfaction of the judgment is		SEP 0 4 2009
	ľ	A
c. All matured installments under the installment judgment have		47
been satisfied as of (date):	'	1
<ol> <li>Full name and address of judgment creditor.*</li> <li>SUPERIOR COURT OF CALIFORNIA, COUNTY OF RI</li> </ol>	VERSIDE	
4100 MAIN ST, RIVERSIDE, CA 92501	V 11,0 4,0 4	
TIOU IMPER DI, MITANGELLA, CA. JEGOT		•
3. Full name and address of assignee of record, if any:		
or your marine carries or annual arrivation, and a		
4. Full name and address of judgment debtor being fully or partially release	ed:*	
MERIDITH CORNELIUS CAMERON		· F
P O BOX 1384, RIVERSIDE CA 92501		
5. a. Judgment entered on (date): 04-25-02		
b. Renewal entered on (date):		
6. X An X abstract of judgment certified co	by of the judgment has been	n recorded as follows (complete all
information for each county where recorded):		
COUNTY DATE C	)F RECORDING	INSTRUMENT NUMBER
·	/ /	0005 0227050
RIVERSIDE	04/28/2005	2005-0337059
7. A notice of judgment lien has been filed in the office of	f the Secretary of State	e as file number (specify):
	·	
NOTICE TO JUDGMENT DEBTOR: If this is an acknowledgment of full sa county shown in item 6 above, if any, in order to release the judgment lien,	instaction of judgment, it will and will beveto be filed to t	I nave to be recorded in each
State to terminate any judgment lien on personal property.	and will light to be interest in the	The control of
		Doubles of Assessment Attacass (FT)
04 SEP 2009	(Signature of Judgment (	Creditor or Assignee of Creditor or Attorney**)
Date: A CARTER		Page 1 of 1
The names of the judgment creditor and judgment debtor must be stated a by this satisfaction. A separate notary acknowledgment must be attached	s snown in any Abstract of for each signature.	Juogment which was recorded and is being released
, Form Approved by the .		724 120 724 250
EJ-100 [Rev. January 1, 2006] ACKNOWLEDGMENT OF FULL S	a Hopaution of Jul	JOINTEN I

## CV07-6991 OFFICER J. KIRCHOFF # 109 08/06/09 PHOTO # 3 PHOTO # 4

The backyard area is 90% covered with rubbish and excess outside storage.









CV07-6991 OFFICER J. KIRCHOFF # 109 08/06/09 PHOTO # 5 PHOTO # 6

EXHIBIT NO.  $\mathbb{P}^4$ 

## CV07-6991 OFFICER J. KIRCHOFF # 109 06/05/09 PHOTO # 1 PHOTO # 2





## CV07-6991 OFFICER J. KIRCHOFF # 109 06/05/09 PHOTO # 3 PHOTO #4

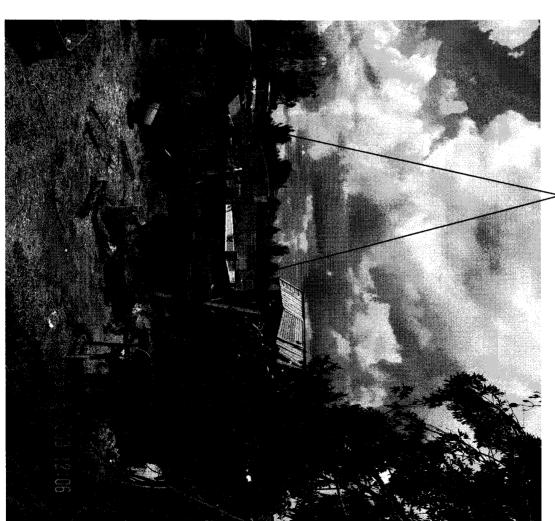
The excess outside storage and accumulated rubbish take up about 95% of the south side of the parcel.



## CV07-6991 OFFICER J. KIRCHOFF # 109 06/05/09 PHOTO # 5 PHOTO # ω

These are two more photos of the rear yard and the excess storage and rubbish on the property.



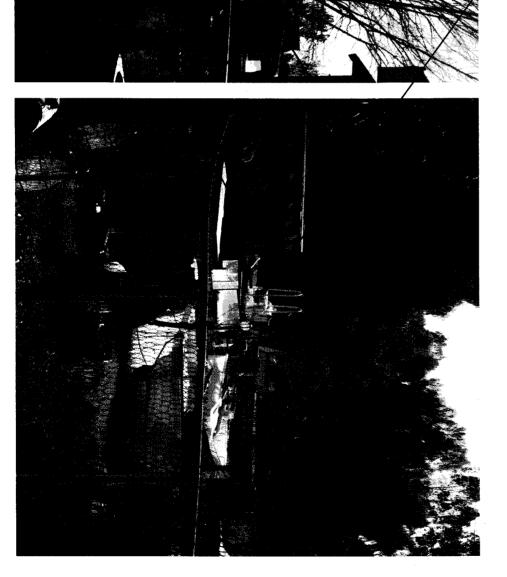


### Photo #1

## CV07-6991 Officer J. Kirchoff #109

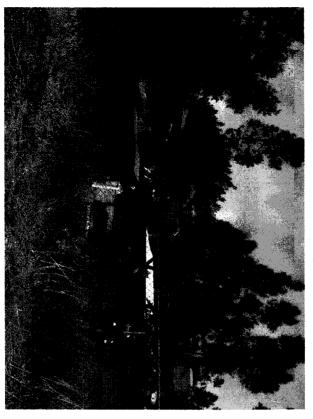
01/30/09 Photo #2

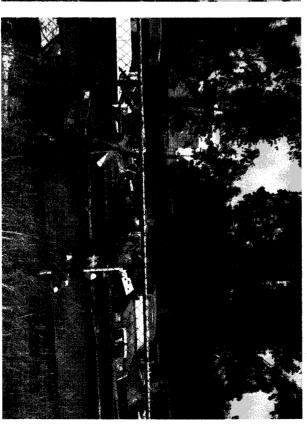
The accumulated Rubbish and excess outside storage still exists.



# CV07-6991 Officer J. Kirchoff #109 07/15/08 Photo #1 Photo #2

Accumulated Rubbish an Excess Outside Storage cover about 90-95% of the back yard.



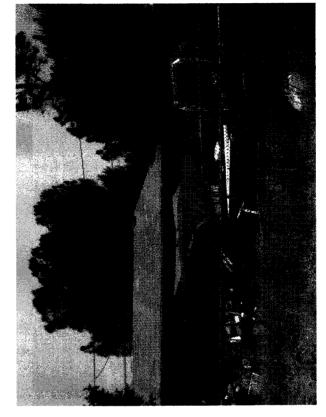


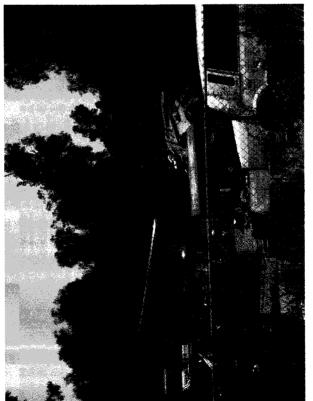
CV07-6991 Photo #3 Officer J. Kirchoff #109 07/15/08 Photo #4





07/15/08 Photo #6 Officer J. Kirchoff #109 CV07-6991 Photo #5





## CV07-6991 Officer J. Kirchoff #109 07/15/08 Photo #7 Admin. Cite # A15743 in the amount of \$100.00 for excess outside storage.



03/14/08 Photo #2 Officer J. Kirchoff #109 CV07-6991 Photo #1





03/14/08 Photo #4 CV07-6991 Officer J. Kirchoff #109 Photo #3

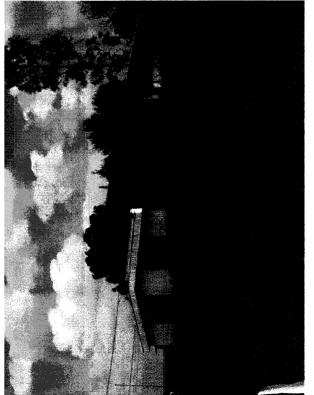




CV07-6991 Officer J. Kirchoff #109 Photo #5

03/14/08 Photo #6





### COUNTY OF RIVERSIDE CODE ENFORCEMENT DEPARTMENT

### NOTICE OF VIOLATION

CASE NO.: CV07-1991 APN 295-260-017
THE PROPERTY AT 21377 Nonding WAS INSPECTED AT 1.40 am/pm on 3-14.08 BY OFFICER J. Kirchoff #1.09
(Name of Inspector or Investigator/ Badge No.) AND FOUND TO BE IN VIOLATION OF RIVERSIDE COUNTY CODE AS FOLLOWS:
CODE RC SECTION (1) 8, 120.010 Accumulated
YOU ARE DIRECTED TO COMPLY WITH THIS NOTICE BY
approved legal Hand Fill. A  12) Remove of Reduce Soutside storage to
MMEDIATELY. A FOLLOW-UP INVESTIGATION WILL BE CONDUCTED
ON OR ABOUT 4-14-08. FAILURE TO COMPLY BY THIS DATE COULD RESULT IN THE ISSUANCE OF AN ADMINISTRATIVE CITATION, AND THE IMPOSITION OF A LIEN ON THE PROPERTY FOR THE ABATEMENT AND ENFORCEMENT COSTS.
PENALTY FOR FAILURE TO COMPLY
A FINE MAY BE ASSESSED AT THE RATE OF: \$100 FOR EACH VIOLATION ON THE FIRST OFFENSE \$200 FOR EACH VIOLATION ON THE SECOND OFFENSE
\$500 FOR EACH VIOLATION ON THE THIRD OFFENSE  NOTICE IS HEREBY GIVEN THAT AT THE CONCLUSION OF THIS
CASE YOU WILL RECEIVE A SUMMARY OF ADMINISTRATIVE COSTS ASSOCIATED WITH THE PROCESSING OF SUCH VIOLATION(S), AT AN HOURLY RATE OF \$ \( \frac{100}{200} \), OO AS DETERMINED BY THE BOARD OF
SUPERVISORS. YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF BUILDING & SAFETY WITHIN TEN (10) DAYS OF
SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO SECTION C. OF RIVERSIDE COUNTY CODE 1.16.080
SIGNATURE INSPECTOR OR INVESTIGATOR
OFFICE LOCATIONS: (See Reverse Side)
RECEIVED BY:



Jay E. Orr DIRECTOR

### Code Enforcement Department **County Of Riverside** Lake Elsinore District Office 117 S. Langstaff Street Lake Elsinore, California 92530

(951) 245-3186 - Fax (951) 245-3205

### NOTICE OF VIOLATION

March 25, 2008

See Attached Notice List

Re: Case No.: CV07-6991

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 21377 Nandina, Perris, California, Assessor's Parcel Number 295-260-017, is in violation of Riverside County Code Section(s) 17.120.010, an Ordinance of the County of Riverside providing for land use planning and zoning regulations and related functions. Such violation(s) are described as:

1. Excessive Outside Storage

### YOU ARE HEREBY REQUIRED TO COMPLY with the provisions of Riverside County Code by:

1. Remove or reduce all outside storage.

COMPLIANCE MUST BE COMPLETED BY April 25, 2008. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN that at the conclusion of this case you will receive a Summary of Administrative Costs associated with the processing of such violation(s), at an hourly rate of \$109.00 as determined by the Board of Supervisors.

You will have the right to object to these charges by filing a request for hearing with the Department of Building and Safety within 10 days of service of the Summary of Administrative Costs, pursuant to section 1.16.080 of Riverside County Code.

J. Kirchoff, Code Enforcement Officer



### Jay E. Orr

### Code Enforcement Department **County Of Riverside** Lake Elsinore District Office

117 S. Langstaff Street Lake Elsinore, California 92530 (951) 245-3186 - Fax (951) 245-3205

### NOTICE OF VIOLATION

March 25, 2008

See Attached Notice List

RE CASE NO.:CV07-6991

NOTICE IS HEREBY GIVEN that properties owned or controlled by you described as 21377 Nandina, Perris, California, Assessor's Parcel Number 295-260-017, are in violation of Riverside County Code Chapter 8.120 and constitutes a public nuisance. The subject properties are dangerous or injurious to the public because of the unauthorized accumulation of rubbish, trash and/or debris, specifically including but not limited to the following: VEGETATION WASTE, APPLIANCES, FURNITURE, HOUSEHOLD WASTE, ETC.

AS OWNER OF RECORD, you are required to abate the public nuisance by removal of all rubbish, trash, or debris from the subject properties within thirty (30) days of the date of this notice. ANY OTHER PARTY WITH INTEREST IN THE SUBJECT PROPERTY may thereafter abate the public nuisance within (15) days after expiration of the thirty (30) day period.

NOTICE IS HEREBY GIVEN THAT YOUR FAILURE TO COMPLY TO THIS NOTICE WILL RESULT IN FURTHER CIVIL, CRIMINAL OR ADMINISTRATIVE PROCEEDINGS FOR THE ABATEMENT OF THE PUBLIC NUISANCE AND COULD RESULT IN THE IMPOSITION OF A LIEN ON THE SUBJECT PROPERTIES FOR COSTS, INCLUDING ATTORNEYS' FEES, RELATED TO THE ENFORCEMENT OF THE ORDINANCES AND ABATEMENT OF THE VIOLATIVE CONDITIONS. A "NOTICE OF NONCOMPLIANCE" HAS BEEN RECORDED AGAINST THE SUBJECT PROPERTIES.

PLEASE BE ADVISED that the costs already accrued in this case, including but not limited to, enforcement and investigation costs, are recoverable by the Department, as allowed under Riverside County Ordinance number 725. The Department may seek recovery of such costs from the property owner(s) which may result in a special assessment lien against the property. Additionally, should Code Enforcement abate the property, the costs associated therewith, as well as all abatement costs allowed under Riverside County Ordinance 725, will be sought from the property owner(s) and/or may result in a special assessment lien against the property.

NOTICE IS ADDITIONALLY GIVEN that in accordance with § § 17274 and 24426.5 of the Revenue and Tax Code, a tax deduction may not be allowed for interest, taxes, depreciation, or amortization paid or incurred in the taxable year affected by these proceedings.

CODE ENFORCEMENT DEPARTMENT

J. Kirchoff, Code Enforcement Officer

NOV.10- Code Enforcement 10.07

EXHIBIT NO. \_

### PROOF OF SERVICE BY MAIL

Case No: CV07-6991

I, the undersigned, say I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my business address is 117 S. Langstaff Street, Lake Elsinore, CA 92530.

I am readily familiar with our department's practice for collection and processing of correspondence for mailing with the United States Postal Service. Correspondence is deposited with the United States Postal Service on the same day in the ordinary course of business.

That on the 25th day of March, 2008 I served a copy of the papers to which this proof of service is attached, entitled:

- Notice of Violation
- Notice of Violation
- Notice List/ Interested Parties

By depositing a copy thereof in an envelope for deposit in the United States Postal Service via Regular Mail & Certified Mail, return receipt requested, and addressed as follows:

See Attached Notice List

The envelope was sealed and placed for collection and mailing at MEAD VALLEY, CALIFORNIA, on the same date following the ordinary business practices.

I certify under penalty of perjury according to the laws of the State of California that the foregoing is true and correct.

Executed this 25th of March, 2008 at RIVERSIDE, CALIFORNIA.

Article #:

7007 1490 0003 4274 0662

7007 1490 0003 4274 0655

EXHIBIT NO. 55



Jay E, Orr DIRECTOR

### Code Enforcement Department **County Of Riverside**

Lake Elsinore District Office 117 S. Langstaff Street Lake Elsinore, California 92530 (951) 245-3186 - Fax (951) 245-3205

### **NOTICE LIST / INTERESTED PARTIES**

RE: Case No.: CV07-6991

APN No.: 295-260-017

Address: 21377 Nandina, Perris, CA

1. Meridith Cameron 21377 Nandina Avenue Perris, CA 92570

2. Meridith Cameron PO Box 1384 Riverside, CA 92501 Riverside, CA 92501 CV07-6991 JK

Print your name and ac so that we can return to	he card to you.	B. Received by	y ( Printed Name)	C. Date of Delivery
Attach this card to the or on the front if space	permits.	D. Is delivery a	ddress different from i	tem 1? Yests
. Article Addressed to:		If YES, ente	er delivery address be	
			1.1.	du.
M. Salida Carro				
Meridith Came	eron			
Meridith Came PO Box 1384 Riverside, CA			Mail D'Express	Mail Receipt for Merchandis



John Boyd DIRECTOR

### Code Enforcement Department County Of Riverside

Lake Elsinore District Office 117 S. Langstaff Street Lake Elsinore, California 92530 (951) 245-3186 – Fax (951) 245-3205



### NOTICE OF VIOLATION

June 11, 2009

All Interested Parties
See Attached Notice List

Re: Case No.: CV07-6991

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 21377 Nandina Avenue, Perris, California, Assessor's Parcel Number 295-260-017, is in violation of Riverside County Code Section(s) 17.120.010, an Ordinance of the County of Riverside providing for land use planning and zoning regulations and related functions. Such violation(s) are described as:

1. Excessive Outside Storage

### YOU ARE HEREBY REQUIRED TO COMPLY with the provisions of Riverside County Code by:

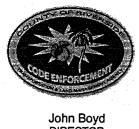
1. Remove all or reduce outside storage to 100 square feet.

COMPLIANCE MUST BE COMPLETED BY July 11, 2009. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN that at the conclusion of this case you will receive a Summary of Administrative Costs associated with the processing of such violation(s), at an hourly rate of \$109.00 as determined by the Board of Supervisors.

You will have the right to object to these charges by filing a request for hearing with the Department of Building and Safety within 10 days of service of the Summary of Administrative Costs, pursuant to section 1.16.080 of Riverside County Code.

J. Kirchoff, Code Enforcement Officer III



DIRECTOR

### Code Enforcement Department **County Of Riverside**

Lake Elsinore District Office 117 S. Langstaff Street Lake Elsinore, California 92530 (951) 245-3186 - Fax (951) 245-3205



### NOTICE OF VIOLATION

June 11, 2009

All Interested Parties See Attached Notice List

RE CASE NO.:CV07-6991

NOTICE IS HEREBY GIVEN that properties owned or controlled by you described as 21377 Nandina Avenue, Perris, California, Assessor's Parcel Number 295-260-017, are in violation of Riverside County Code Chapter 8.120 and constitutes a public nuisance. The subject properties are dangerous or injurious to the public because of the unauthorized accumulation of rubbish, trash and/or debris, specifically including but not limited to the following: VEGETATION WASTE, APPLIANCES, FURNITURE, HOUSEHOLD WASTE, ETC.

AS OWNER OF RECORD, you are required to abate the public nuisance by removal of all rubbish, trash, or debris from the subject properties within thirty (30) days of the date of this notice. ANY OTHER PARTY WITH INTEREST IN THE SUBJECT PROPERTY may thereafter abate the public nuisance within (15) days after expiration of the thirty (30) day period.

NOTICE IS HEREBY GIVEN THAT YOUR FAILURE TO COMPLY TO THIS NOTICE WILL RESULT IN FURTHER CIVIL, CRIMINAL OR ADMINISTRATIVE PROCEEDINGS FOR THE ABATEMENT OF THE PUBLIC NUISANCE AND COULD RESULT IN THE IMPOSITION OF A LIEN ON THE SUBJECT PROPERTIES FOR COSTS, INCLUDING ATTORNEYS' FEES, RELATED TO THE ENFORCEMENT OF THE ORDINANCES AND ABATEMENT OF THE VIOLATIVE CONDITIONS. A "NOTICE OF NONCOMPLIANCE" HAS BEEN RECORDED AGAINST THE SUBJECT PROPERTIES.

PLEASE BE ADVISED that the costs already accrued in this case, including but not limited to, enforcement and investigation costs, are recoverable by the Department, as allowed under Riverside County Ordinance number 725. The Department may seek recovery of such costs from the property owner(s) which may result in a special assessment lien against the property. Additionally, should Code Enforcement abate the property, the costs associated therewith, as well as all abatement costs allowed under Riverside County Ordinance 725, will be sought from the property owner(s) and/or may result in a special assessment lien against the property.

NOTICE IS ADDITIONALLY GIVEN that in accordance with § § 17274 and 24426.5 of the Revenue and Tax Code, a tax deduction may not be allowed for interest, taxes, depreciation, or amortization paid or incurred in the taxable year affected by these proceedings.

CODE ENFORCEMENT DEPARTMENT

J. Kirchoff, Gode Enforcement Officer III

NOV.10- Code Enforcement 10.07

EXHIBIT NO.  $\varsigma^{\circ}$ 

### PROOF OF SERVICE BY MAIL

Case No: CV07-6991

I, the undersigned, say I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my business address is 117 S. Langstaff Street, Lake Elsinore, CA 92530.

I am readily familiar with our department's practice for collection and processing of correspondence for mailing with the United States Postal Service. Correspondence is deposited with the United States Postal Service on the same day in the ordinary course of business.

That on the 11th day of JUNE, 2009 I served a copy of the papers to which this proof of service is attached, entitled:

### NOTICE OF VIOLATION NOTICE OF VIOLATION NOTICE LIST / INTERESTED PARTIES

By depositing a copy thereof in an envelope for deposit in the United States Postal Service via Regular Mail & Certified Mail, return receipt requested, and addressed as follows:

### SEE ATTACHED NOTICE LIST

The envelope was sealed and placed for collection and mailing at MEAD VALLEY, CALIFORNIA, on the same date following the ordinary business practices.

I certify under penalty of perjury according to the laws of the State of California that the foregoing is true and correct.

Executed this 11th of JUNE, 2009 at RIVERSIDE, CALIFORNIA.

essica Morfison, Code Enforcement Aide

Article #:

7008 1830 0002 6373 4361

7008 1830 0002 6373 4354



John Boyd DIRECTOR

### Code Enforcement Department **County Of Riverside**

Lake Elsinore District Office 117 S. Langstaff Street Lake Elsinore, California 92530 (951) 245-3186 - Fax (951) 245-3205



### NOTICE LIST / INTERESTED PARTIES

RE: Case No.: CV07-6991

APN No.: 295-260-017

Address: 21377 NANDINA AVENUE, PERRIS, CA

1. UNITED PANAM MORTGAGE

**PO BOX 549** 

ORANGE, CA 92856-8549

2. UNITED PANAM MORTGAGE 1300 S. EL CAMINO REAL STE 320 SAN MATEO, CA 94402

MAILED FROM ZIP CODE 92504 70 06/18/08 NOUN XXOUN .<del>р</del> тгян ш п 1300 S. EL CAMINO REAL STE 320 440 **L373 UNITED PANAM MORTGAGE** SAN MATEO, CA 94402 0002 CV07-6991 JK X HX HE 1830 7008

Code Enforcement Department

County of Riverside

Lake Elsinore, CA 92530

117 S. Langstaff

1924 EZE9 2000 ucar a

\*0740-00500-18-00

99890971917

Ü

U.S. Po Service M
CERT. ED MAIL RECEIPT

(Domestic Mail Only: No Insurance Coverage Prov

Postage \$
Certified Fee | Postmark | Here |
Restricted Delivery Fee (Endorsement Required) | Restricted Delivery Fee (Endorsement Required) |

UNITED PANAM MORTGAGE 1300 S. EL CAMINO REAL STE 320 SAN MATEO, CA 94402 CV07-6991 JK

PS Form 3800, August 2006

ee Reverse for Instructions

### U.S. Postal Service CERTIFIED MAIL RECEIPT

Certified Fee Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required)

UNITED PANAM MORTGAGE **PO BOX 549 ORANGE, CA 92856-8549** CV07-6991 JK



**UNITED PANAM MORTGAGE PO BOX 549** 

ORANGE, CA 92856-8549

MHXHX

\ (4 (0)

01 06/18/09

ATTENTOR TO N ATTENTITED - N CNABLE TO F

DC: 82500071817

95-91-95840-1405\*

NENDER NOT KNOEN TOREARD

hambled the man hambard the many the second second

9266626549 BC18

Code Enforcement Department Lake Elsinore, CA 92530 County of Riverside 117 S. Langstaff

PAMELA J. WALLS County Counsel

Principal Deputy
KATHERINE A. LIND

### OFFICE OF COUNTY COUNSEL COUNTY OF RIVERSIDE

3535 TENTH STREET, SUITE 300 RIVERSIDE, CA 92501-3674 TELEPHONE: 951/955-6300 FAX: 951/955-6322 & 955-6363



October 29, 2009

# NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE

O: Owners and Interested Parties (See Attached Proof of Service

and Attached Notice List)

Case No.: CV07-6991 APN: 295-260-017

Property: 21377 Nandina Ave. Perris

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors pursuant to Riverside County Ordinance Nos. 348, 541 (RCC Title 17, 8) and 725 (RCC Title 1) to consider the abatement of the Excessive Outside Storage and Accumulation of Rubbish located on the SUBJECT PROPERTY described as **21377 Nandina Ave. Perris, Riverside County, California,** and more particularly described as Assessor's Parcel Number 295-260-017.

YOU ARE HEREBY DIRECTED as owner of the SUBJECT PROPERTY, to appear at this hearing to show cause why the SUBJECT PROPERTY should not be condemned as a public nuisance and be abated by removing the Excessive Outside Storage and Accumulation of Rubbish from the real property.

SAID HEARING will be held on **Tuesday, November 24, 2009**, at **9:30 a.m.** in the Board of Supervisors Room, County Administrative Center, 4080 Lemon Street, 1<sup>st</sup> Floor Annex, Riverside, California at which time and place pertinent evidence will be received and/or testimony from all concerned parties will be heard. Failure to appear on your behalf will result in the exclusion of your testimony, and facts as known to the Code Enforcement Department ("Department") will be presented to the Board of Supervisors for consideration and deliberation in this matter.

Please be advised that the costs already accrued in this case, including but not limited to, enforcement and investigation costs, are recoverable by the Department, as allowed under Riverside County Ordinance No. 725. The Department may seek recovery of such costs from the property owner(s) which may result in a special assessment lien against the SUBJECT PROPERTY. Additionally, should the Department abate the property, the costs associated therewith, as well as all abatement costs allowed under Riverside County Ordinance No. 725 (RCC Title 1), will be sought from the property owner(s) and/or may result in a special assessment lien against the property.

You are encouraged to contact Supervising Code Enforcement Officer Britt Starkweather at (951) 245-3186 or the undersigned prior to the hearing. Please meet the undersigned and Brian Black, Supervising Code Enforcement Officer, at 8:30 a.m. on the day of the hearing in the lobby of the 1<sup>st</sup> floor annex in front of the Clerk of the Board's Office to discuss the case.

PAMELA J. WALLS Riverside County Counsel

JULIE A. JARVIV
Deputy County Counsel



### CODE ENFORCEMENT DEPARTMENT **COUNTY OF RIVERSIDE**

JOHN BOYD Director

### AFFIDAVIT OF POSTING OF NOTICES

November 12, 2009

**RE CASE NO: CV076991** 

### I, Jon Kirchoff, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 19450 Clark Street, Perris, California 92570.

That on 11/12/2009 at 1325, I securely and conspicuously posted a notice to correct county ordinance violations and abate public nuisance at the property described as:

Property Address: 21377 NANDINA AVE, PERRIS

Assessor's Parcel Number: 295-260-017

I declare under the penalty of perjury that the foregoing is true and correct.

Executed on November 12, 2009 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

on Kirchoff, Code Enforcement Officer III

117 S. LANGSTAFF STREET, LAKE ELSINORE, CALIFORNIA (951) 657-0122 • FAX (951) 943-1160

P. 02 Nov 12 2009 LU: 9 L

### PROOF OF SERVICE

Case Nos. CV07-6991

2

1

3 STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Yadira Oseguera, declare that I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my business address is 3535 Tenth Street, Suite 300, Riverside, California 92501-3674.

That on October 29, 2009 I served the following document(s):

7

8

9

6

### NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE

by placing a true copy thereof enclosed in a sealed envelope(s) addressed as follows:

Owners or Interested Parties (see attached notice list)

11

12

13

14

10

- BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED. I am "readily familiar" with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Riverside, California, in the ordinary course of business.
- BY PERSONAL SERVICE: I caused to be delivered such envelope(s) by hand to the offices of the addressee(s).

1516

XX STATE - I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

17

FEDERAL - I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

18

EXECUTED ON October 29, 2009 at Riverside, California.

19

20

2122

23

24

25

26

2728

EXHIBIT NO. 62

### **NOTICE LIST**

Subject Property: 21377 Nandina Avenue, Perris

Case No.: CV 07-6991; APN: 295-260-017573-100-012; District 1

MERIDITH CAMERON P.O. BOX 1384 RIVERSIDE, CA 92501

FRANKLIN CREDIT MANAGEMENT CORP. SIX HARRISON STREET NEW YORK, NY 10013

MERS P.O. 2026 FLINT, MI 48501-2026

CITIFINANCIAL SERVICES, INC. 23901 SUNNYMEAD BLVD., STE. C MORENO VALLEY, CA 92553

UNITED PANAM MORTGAGE PO BOX 549 ORANGE, CA 92856-8549

	-		
75	(Domestic Mail O	MAIL <sub>TM</sub> REC	Coverage Provided
6	For delivery informa	tion visit our website	at www.usps.com <sub>€</sub>
32 0	OFF	ICIAL	USE
903	Postage	8/44	mouled
_	Certified Fee	280	10/29/05
0000	Return Receipt Fee (Endorsement Required)	2.30	Here
	Restricted Delivery Fee (Endorsement Required)		
1680	Total Postage & Fees	<b>\$</b> 554	
7009	P O BOX 13 RIVERSIDE	CA 02501	
	PS FORBI JOSE	ABT* 5 CAMER	ON se for Instructions

CITIFINANCIAL SERVICES INC 23901 SUNNYMEAD BLVD. STE C MORENO VALLEY, CA. 92553 CV07-6991 *ABT* 5 CAMERON	
Article Addressed to:	If YES, enter delivery address below:
Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.	A. Signature  X  B. Received by (Printed Name)  C. Date of Delivery  D. Is delivery address different from item 17  Yes



Home | Help | Sign In

**Track & Confirm** 

**FAQs** 

### **Track & Confirm**

#### **Search Results**

Label/Receipt Number: 7009 1680 0000 9032 0351

Service(s): Certified Mail

Status: Delivered

Your item was delivered at 7:15 AM on November 4, 2009 in OCALA, FL 34478.

Track & Confirm

Enter Label/Receipt Number.

Go>

#### **Detailed Results:**

- Delivered, November 04, 2009, 7:15 am, OCALA, FL 34478
- Forwarded, November 01, 2009, 5:06 am, FLINT, MI
- Arrival at Unit, November 01, 2009, 4:14 am, FLINT, MI 48502

**Notification Options** 

#### Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. (60>

Site Map

**Customer Service** 

Forms

Gov't Services

Careers

Privacy Policy

Terms of Use

**Business Customer Gateway** 

Copyright© 2009 USPS, All Rights Reserved.

No FEAR Act EEO Data

Podľal ko poučatal Ta pormiegy Validinaciá

(300)	last code of	Servery,
	Desirable	

U.S. Postal Service TIM CERTIFIED MAIL RECEIPT 김 (Domestic Mail Only; No Insurance Coverage Provided) 9032 Postage Certified Fee 180 Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required) 1680 Total Postage & Fees 7009 Sent **MERS** P O BOX 2026 or Po FLINT, MI 48501-2026 CV07-6991 \*ABT\* 5 CAMERON City,

EXHIBIT NO.

# BOARD OF SUPERVISORS PUBLIC HEARING

January 26, 2010 (Continued 9.2 of 11/24/09)

**AGENDA ITEM NO. 9.1** 

### Supplemental Documents

Abatement of Public Nuisance 21377 Nadina Ave. Perris Case No. CV07-6991

DISTRICT 1

PAMELA J. WALLS County Counsel

Principal Deputy
KATHERINE A. LIND

### OFFICE OF COUNTY COUNSEL COUNTY OF RIVERSIDE

3535 TENTH STREET, SUITE 300 RIVERSIDE, CA 92501-3674 TELEPHONE: 951/955-6300 FAX: 951/955-6322 & 955-6363



December 3, 2009

# CONTINUATION NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE

TO: Owners and Interested Parties (See Attached Notice List)

Case No.: CV07-6991 APN: 295-260-017

Property: 21377 Nandina Ave. Perris

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors pursuant to Riverside County Ordinance Nos. 348, 541 (RCC Title 17, 8) and 725 (RCC Title 1) to consider the abatement of the Excessive Outside Storage and Accumulation of Rubbish located on the SUBJECT PROPERTY described as **21377 Nandina Ave. Perris, Riverside County, California**, and more particularly described as Assessor's Parcel Number 295-260-017.

YOU ARE HEREBY DIRECTED as owner of the SUBJECT PROPERTY, to appear at this hearing to show cause why the SUBJECT PROPERTY should not be condemned as a public nuisance and be abated by removing the Excessive Outside Storage and Accumulation of Rubbish from the real property.

SAID HEARING that was held on Tuesday, November 24, 2009, at 9:30 a.m. in the Board of Supervisors Room, 4080 Lemon Street, 1<sup>st</sup> Floor Annex, Riverside, California has been rescheduled to Tuesday, January 26, 2010 at 9:30 a.m. at which time and place pertinent evidence will be received and/or testimony from all concerned parties will be heard. Failure to appear on your behalf will result in the exclusion of your testimony, and facts as known to this department, will be presented to the Board of Supervisors, for consideration and deliberation in this matter.

Be on notice that in addition to costs that have already accrued for this case, costs associated therewith will be sought from the property owner(s) and/or may result in a special assessment lien against the property.

You are encouraged to contact the Supervising Code Enforcement Officer Britt Starkweather at (951) 245-3186 or the undersigned prior to the hearing. Please meet the undersigned or Brian Black, Supervising Code Enforcement Officer, at 8:30 a.m. on the day of the hearing in the lobby of the 1st floor annex in front of the Clerk of the Board's Office to discuss the case.

PAMELA J. WALLS Riverside County Counsel

JONATHAND. HOLUE Deputy County Counsel

### PROOF OF SERVICE 1 Case Nos. CV07-6991 2 3 STATE OF CALIFORNIA. COUNTY OF RIVERSIDE 4 I, Yadira Oseguera, declare that I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my 5 business address is 3535 Tenth Street, Suite 300, Riverside, California 92501-3674. 6 That on December 3, 2009 I served the following document(s): 7 **CONTINUED** NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS 8 AND ABATE PUBLIC NUISANCE 9 by placing a true copy thereof enclosed in a sealed envelope(s) addressed as follows: 10 **Owners or Interested Parties** (see attached notice list) 11 XXBY CERTIFIED MAIL, RETURN RECEIPT REQUESTED. I am "readily familiar" 12 with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage 13 thereon fully prepaid at Riverside, California, in the ordinary course of business. 14 BY PERSONAL SERVICE: I caused to be delivered such envelope(s) by hand to the offices of the addressee(s). 15 XXSTATE - I declare under penalty of perjury under the laws of the State of California that the 16 above is true and correct. 17 FEDERAL - I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made. 18 EXECUTED ON December 3, 2009 at Riverside, California. 19 20 21 22 23 24

25

26

27

28

### **NOTICE LIST**

Subject Property: 21377 Nandina Avenue, Perris

Case No.: CV 07-6991; APN: 295-260-017573-100-012; District 1 **MERS P 0** BOX 2026 CV07-6991 \*ABT\* CAMERON \*5 FLINT, MI 48501-2026 MERIDITH CAMERON Addressed to P.O. BOX 1384 RIVERSIDE, CA 92501 1, 2, and 3. FRANKLIN CREDIT MANAGEMENT CORP. SIX HARRISON STREET NEW YORK, NY 10013 **MERS** P.O. 2026 FLINT, MI 48501-2026 7009 CITIFINANCIAL SERVICES, INC. 23901 SUNNYMEAD BLVD., STE. C 1680 Restricted Delivery? (Extra Fee) MORENO VALLEY, CA 92553 0000 UNITED PANAM MORTGAGE **PO BOX 549** ORANGE, CA 92856-8549 4206 Return Receipt 7474 M2-M-1540 COMPLETE THES SECTION SENDER: COMPLETE THIS SECTION ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Address Print your name and address on the reverse so that we can return the card to you. Date of Deliver by ( Printed Name) Attach this card to the back of the mailpiece, or on the front if space permits. D. Is delivery address different from item 1? ☐ Yes 1. Article Addressed to: If YES, enter delivery address below: □ No CITIFINANCIAL SERVICES INC 23901 SUNNYMEAD BLVD. STE. C MORENO VALLEY, CA. 92553 Service Type CV07-6991 \*ABT\* CAMERON \*5\* Certified Mail ☐ Express Mail Return Receipt for Merchand □ Registered Insured Mail ☐ C.O.D. 4. Restricted Delivery? (Extra Fee) ☐ Yes 7009 1680 0000 9024 7481

(Transfer from service label) PS Form 3811, February 2004

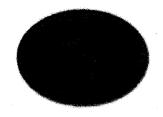
2. Article Number

**Domestic Return Receipt** 

### **NOTICE LIST**

Subject Property: 35376 Borel Road, Winchester Case No.: CV 07-6752; APN: 964-130-016; District 3

SENDER: COMPLETE Through the second	Section on Delivery
<ul> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> <li>Article Addressed to:</li> </ul>	B. Received by (Printed Name) C. Date of Delivery  D. Is delivery address different from item 12 D Yes  If YES, enter delivery address Delivery
MERIDITH CAMERON P O BOX 1384 RIVERSIDE, CA. 92501 CV07-6991 *ABT* CAMERON *5*	3. Service Type  Certified Mail Registered Insured Mail C.O.D.
	4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number (Number from service label)	7009 1680 0000 9024 7450
•	Return Receipt 102595-02-M-154



## CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

JOHN BOYD Director

### AFFIDAVIT OF POSTING OF NOTICES

January 12, 2010

RE CASE NO: CV076991

I, Jon Kirchoff, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 19450 Clark Street, Perris, California 92570.

That on <u>01/12/2010</u> at <u>0945</u>, I securely and conspicuously posted a continuation notice to correct county ordinance violations and abate public nuisnace at the property described as:

Property Address: 21377 NANDINA AVE, PERRIS

Assessor's Parcel Number: 295-260-017

I declare under the penalty of perjury that the foregoing is true and correct.

Executed on January 12, 2010 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

By: on Kirchoff, Code Enforcement Officer III

### Riverside County Board of Supervisors Request to Speak

Submit request to Clerk of Board (right of podium),

Speakers are entitled to three (3) minutes, subject Board Rules listed on the reverse side of this form.
SPEAKER'S NAME: MERIDITH CAMEROZ
Address: 2/37 NANDINA Avc- (only if follow-up mail response requested)
City: PERRIS Zip: 9257/
Phone #: 9519409889 9,2  Date: 11/24   Agenda # @ ABOVE ADDRE
Date: 11/24   Agenda # @ ABOVE ADDRE
PLEASE STATE YOUR POSITION BELOW:
PLEASE STATE YOUR POSITION BELOW:  Position on "Regular" (non-appealed) Agenda Item:
Position on "Regular" (non-appealed) Agenda Item:

I give my 3 minutes to:\_\_\_\_\_

#### **BOARD RULES**

### Requests to Address Board on "Agenda" Items:

You may request to be heard on a published agenda item. Requests to be heard must be submitted to the Clerk of the Board before the scheduled meeting time.

### Requests to Address Board on items that are "NOT" on the Agenda:

Notwithstanding any other provisions of these rules, member of the public shall have the right to address the Board during the mid-morning "Oral Communications" segment of the published agenda. Said purpose for address must pertain to issues which are under the direct jurisdiction of the Board of Supervisors. YOUR TIME WILL BE LIMITED TO THREE (3) MINUTES.

### **Power Point Presentations/Printed Material:**

Speakers who intend to conduct a formalized Power Point presentation or provide printed material must notify the Clerk of the Board's Office by 12 noon on the Monday preceding the Tuesday Board meeting, insuring that the Clerk's Office has sufficient copies of all printed materials and at least one (1) copy of the Power Point CD. Copies of printed material given to the Clerk (by Monday noon deadline) will be provided to each Supervisor. If you have the need to use the overhead "Elmo" projector at the Board meeting, please insure your material is clear and with proper contrast, notifying the Clerk well ahead of the meeting, of your intent to use the Elmo.

### **Individual Speaker Limits:**

Individual speakers are limited to a maximum of three (3) minutes. Please step up to the podium when the Chairman calls your name and begin speaking immediately. Pull the microphone to your mouth so that the Board, audience, and audio recording system hear you clearly. Once you start speaking, the "green" podium light will light. The "yellow" light will come on when you have one (1) minute remaining. When you have 30 seconds remaining, the "yellow" light will begin flash, indicating you must quickly wrap up your comments. Your time is up when the "red" light flashes. The Chairman adheres to a strict three (3) minutes per speaker. Note: If you intend to give your time to a "Group/Organized Presentation", please state so clearly at the very bottom of the reverse side of this form.

### **Group/Organized Presentations:**

Group/organized presentations with more than one (1) speaker will be limited to nine (9) minutes at the Chairman's discretion. The organizer of the presentation will automatically receive the first three (3) minutes, with the remaining six (6) minutes relinquished by other speakers, as requested by them on a completed "Request to Speak" form, and clearly indicated at the front bottom of the form.

### Addressing the Board & Acknowledgement by Chairman:

The Chairman will determine what order the speakers will address the Board, and will call on all speakers in pairs. The first speaker should immediately step to the podium and begin addressing the Board. The second speaker should take up a position in one of the chamber aisles in order to quickly step up to the podium after the preceding speaker. This is to afford an efficient and timely Board meeting, giving all attendees the opportunity to make their case. Speakers are prohibited from making personal attacks, and/or using coarse, crude, profane or vulgar language while speaking to the Board members, staff, the general public and/or meeting participants. Such behavior, at the discretion of the Board Chairman may result in removal from the Board Chambers by Sheriff Deputies.