

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

441 A



FORM APPROVED COUNTY COUNSEL
BY: PATRICIA MUNROE 1/23/13
DATE
Departmental Concurrence

FROM: County Counsel
Code Enforcement Department

SUBMITTAL DATE:

SUBJECT: Statement of Abatement Costs [Case No. CV07-5143]
Subject Property: 42150 VARNUM RD, HEMET; GYIMESI
APN: 569-040-026
District 3/3

RECOMMENDED MOTION: Move that the Board of Supervisors:

- (1) assess the reasonable costs of abatement of a public nuisance (construction without permit) in the above-referenced matter to be **one thousand sixty four dollars and ninety cents (US \$1,064.90)**;
- (2) assess the costs of abatement against the above-described subject property;
- (3) authorize the recordation of a notice of abatement lien;
- (4) authorize the abatement costs to be added to the tax roll as a special assessment; and
- (5) authorize and direct the Code Enforcement Department to take any reasonable actions to collect the amount owed.

GREG FLANNERY
GREG FLANNERY, Division Manager for
JUAN PEREZ, Interim Code Enforcement Director

(Continued)

FINANCIAL DATA	Current F.Y. Total Cost:	\$ N/A	In Current Year Budget:	N/A
	Current F.Y. Net County Cost:	\$ N/A	Budget Adjustment:	N/A
	Annual Net County Cost:	\$ N/A	For Fiscal Year:	N/A

SOURCE OF FUNDS:

Positions To Be Deleted Per A-30	<input type="checkbox"/>
Requires 4/5 Vote	<input type="checkbox"/>

C.E.O. RECOMMENDATION:

APPROVE

BY: Tina Grande
Tina Grande

County Executive Office Signature

☐ Consent ☒ Policy
☐ Consent ☒ Policy

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Ashley, seconded by Supervisor Stone and duly carried, IT WAS ORDERED that the above matter is approved as recommended with a revised amount of costs to \$500.

Ayes: Jeffries, Stone, Benoit and Ashley
 Nays: None
 Absent: Tavaglione
 Date: February 5, 2013
 xc: Co. Co./CED

Kecia Harper-Ihem
 Clerk of the Board
 By: Kecia Harper-Ihem
 Deputy

Dep't Recomm.:

Per Exec. Ofc.:

Prev. Agn. Ref.:

District: 3/3

Agenda Number:

9-1

BACKGROUND: Government Code § 25845, Riverside County Ordinance Nos. 457 and 725 authorize the recovery of abatement costs in public nuisance cases, the recordation of a notice of abatement lien and inclusion of abatement costs on the tax roll as a special assessment upon approval of the Board of Supervisors.

Notices of Violation and administrative citations were issued. Subsequently, the property owner brought the property into compliance. Riverside County Code Enforcement seeks to recover its fees and costs and does not waive its right to recover future costs associated with the handling of this matter.

The Notice of Hearing re Statement of Abatement Costs has been posted on the property and mailed to the property owner and all interested parties, as required by law. Copies of all relevant notices issued in this matter together with proof of service and posting have been separately filed with the Clerk of the Board and are made a part of the record herein, pursuant to Riverside County Ordinance 725.

**STATEMENT OF ABATEMENT COSTS
ADMINISTRATIVE OFFICER
HEARING PACKET**

HEARING DATE: February 5, 2013

Statement of Abatement Costs
42150 VARNUM RD, HEMET
APN: 569-040-026
Case No.: CV07-5143

DISTRICT 3

AGENDA ITEM NO.

**STATEMENT OF ABATEMENT COSTS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

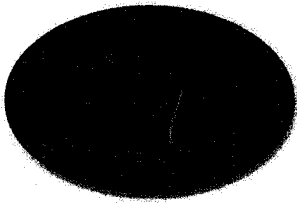
FROM: Code Enforcement Department
SUBJECT: Statement of Abatement Costs
 [Case No.: CV07-5143]
 Subject Property: 42150 VARNUM RD, HEMET; GYIMESI
 APN: 569-040-026
 District: 3

**TABLE OF SUPPLEMENTAL DOCUMENTS
FILED WITH THE CLERK OF THE BOARD**

Hearing Date: February 5, 2013

Notice of Hearing Re: Statement of Abatement Costs (including Proof(s) of Service and Affidavit(s) of Posting	Exhibit A
Summary Statement of Abatement Costs and Statement of Abatement Costs with Supporting Documents.....	Exhibit B
Assessment-Roll For The Year 12/13, And Geographic Information System December 4, 2012,	Exhibit C
Lot Book Report	Exhibit D
Demand for Payment Statement of Abatement Costs Notice of Special Tax Assessment.....	Exhibit E
Request for Hearing.. ..	Exhibit F

EXHIBIT “A”



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

Juan C. Perez
Interim Director

January 8, 2013

**NOTICE OF HEARING RE:
STATEMENT OF ABATEMENT COSTS**

To: Owner(s) or Interested Parties
(See Attached Proof of Service
and Responsible Parties List)

Subject Property: 42150 VARNUM RD, HEMET
Case No.: CV07-5143; GYIMESI
APN: 569-040-026

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors on **Tuesday, February 5, 2013, at 9:30 a.m.** in the Board of Supervisors Room, 4080 Lemon Street, 1st Floor Annex, Riverside, California, at which time and place pertinent testimony will be heard regarding the expenses incurred by the County of Riverside, Code Enforcement Department ("Department") for the above-referenced abatement case. Said abatement case involved Construction Without Permit located on your real property commonly described as 42150 VARNUM RD, HEMET, Riverside County, California and more particularly described as Assessor's Parcel Number 569-040-026.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Sixty Four Dollars and Ninety Cents, (US \$1,064.90). This amount is immediately due and payable. If you have any objections to the Statement of Abatement Costs attached hereto, you must address your objections to the Board of Supervisors at the hearing. If you have any questions about the attached Statement of Abatement Costs, please contact Senior Officer Michelle Cervantes at (951) 955-2004. In the event the total amount due is not paid to the Department prior to the Board Hearing, the DEPARTMENT shall seek an order from the Board of Supervisors to place a lien against your property and collect the amount due as a special tax assessment.

Failure to appear at the hearing will result in the exclusion of your testimony. Facts as known to the Department will be presented to the Board of Supervisors for their final consideration and deliberation of this matter.

We encourage you to contact Code Enforcement at (951) 955-2004 upon receipt of this Notice to discuss the case and attempt to reach a resolution prior to the hearing. If you plan to attend the hearing, please check-in with Code Enforcement staff at 8:30 a.m. on the day of the hearing in the lobby of the first floor annex in front of the Clerk of the Board's Office.

JUAN C. PEREZ
INTERIM DIRECTOR

HECTOR VIRAY
Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

P.O. Box 1469, Riverside, CA 92502
Phone: 951-955-2004 Fax: 951-955-8680

Property Reference/Mailing Address

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Date: 12/4/2012

Summary Statement of Abatement Costs

You are liable to the County for the following abatement costs:

Date	Invoice Number & Amount	Amount	Balance
12/04/2012	CV075143- INV #105460. Orig. Amount \$1,064.90.	1,064.90	1,064.90
		Total Now Due	\$1,064.90

The total abatement costs must be paid to the County of Riverside, P.O. Box 1469, Riverside, CA 92502 within thirty (30) days. In the event said costs are not paid within thirty (30) days you will be liable for additional administrative costs, penalties, court fees, or other collection costs incurred in the collection of these abatement costs.

I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

P.O. Box 1469, Riverside, CA 92502
Phone: (951) 955-2004 Fax: (951) 955-8680



Statement of Abatement Costs

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Date	Invoice #
12/4/2012	105460

Property Address
569040026 SYLVIA GYIMESI 42150 VARNUM RD HEMET, CA 92544

Case Number	District	Class
CV075143	3	SOAC

You are liable to the County for the following abatement costs:

Date	Item	Description	Hours/Qty	Rate	Amount
6/22/2007	Officer Hours	Labor Charges - Officer Time	1.8	109.00	196.20
6/22/2007	Officer Hours	Labor Charges - Officer Time	1.8	129.00	232.20
7/6/2007	Officer Hours	Labor Charges - Officer Time	0.4	129.00	51.60
8/28/2008	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
12/4/2008	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
5/5/2009	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
9/15/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
9/16/2009	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
12/4/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			730.30
12/4/2012	Prepare Case for SOAC H...	Prepare Case for Statement of Abatement Costs Hearing		125.55	125.55
	Attend SOAC Hearing	Attend Statement of Abatement Costs Hearing		69.75	69.75
		Subtotal County Counsel Costs			195.30
10/20/2008	Lot/Title Report	Lot/Title Report	1	120.00	120.00
12/4/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			139.30

Subtotal \$1,064.90

Payments/Credits \$0.00

Total Now Due \$1,064.90

The total abatement costs must be paid to the County of Riverside, P.O. Box 1469, Riverside, CA 92502 within thirty (30) days. In the event said costs are not paid within thirty (30) days you will be liable for additional administrative costs, penalties, court fees or other collection costs incurred in the collection of these abatement costs.

I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

RESPONSIBLE PARTIES LIST

Subject Property: 42150 VARNUM RD, HEMET; Case No.: CV07-5143
APN: 569-040-026; District 3

OWNER

SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

BENEFICIARY

Mortgage Electronic Registration Systems, INC
P.O. Box 2026
Flint, MI 48501-2026

LIENHOLDER

Decision One Mortgage Company, LLC
6060 J.A. Jones Drive Suite 1000
Charlotte, NC 28287

PROOF OF SERVICE

Case No. CV07-5143

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Dean Deines, 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 4080 Lemon Street, 12th Floor, Riverside, California 92501.

That on January 8, 2013, I served the following document(s):

NOTICE OF HEARING RE: STATEMENT OF ABATEMENT COSTS

SUMMARY STATEMENT OF ABATEMENT COSTS

STATEMENT OF ABATEMENT COSTS

RESPONSIBLE OR INTERESTED PARTIES LIST

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

**OWNERS OR INTERESTED PARTIES
(SEE RESPONSIBLE OR INTERESTED PARTIES LIST)**


XX **BY FIRST CLASS MAIL.** 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).

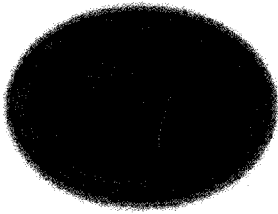
XX **STATE - I declare under penalty of perjury under the laws of the State of California that the above is true and correct.**

— **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.**

EXECUTED ON January 8, 2013, 2012, at Riverside, California.



Dean Deines
Code Enforcement Aide



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

January 8, 2013

RE CASE NO: CV075143

I, Ariana Meza, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 37600 Sky Canyon Drive, Suite G, French Valley, California 92563 .

That on 01/08/2013 at 1:35pm, I securely and conspicuously posted Notice of Hearing Re: Summary of Abatement Costs at the property described as:

Property Address: 42150 VARNUM RD, HEMET

Assessor's Parcel Number: 569-040-026

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

Executed on January 8, 2013 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Ariana Meza, Code Enforcement Technician

EXHIBIT “B”



COUNTY OF RIVERSIDE CODE ENFORCEMENT

P.O. Box 1469, Riverside, CA 92502
Phone: 951-955-2004 Fax: 951-955-8680

Property Reference/Mailing Address

Date: 12/4/2012

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

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I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

P.O. Box 1469, Riverside, CA 92502
Phone: (951) 955-2004 Fax: (951) 955-8680



Statement of Abatement Costs

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Date	Invoice #
12/4/2012	105460

Property Address

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Case Number	District	Class
CV075143	3	SOAC

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Subtotal \$1,064.90

Payments/Credits \$0.00

Total Now Due \$1,064.90

The total abatement costs must be paid to the County of Riverside, P.O. Box 1469, Riverside, CA 92502 within thirty (30) days. In the event said costs are not paid within thirty (30) days you will be liable for additional administrative costs, penalties, court fees or other collection costs incurred in the collection of these abatement costs.

I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

Transaction Details

Transaction Details

Journal ID: AP01266449
Journal Date: 11/17/2008
Fiscal Period: 2009-5
Process Date: 11/25/2008
Ledger: ACTUALS
Line: 266 of 343
Journal Desc.:
Amount: 120.00
Debit/Credit: Debit
Line Desc.:
Operator: MAESTRO -- Maestro

Accounting

Department: 3140100000 -- Code Enforcement
Fund: 10000 -- General Fund
Account: 525440 -- Professional Services
Program: --
Project: ZCV075143 -- STRUCTURAL ABATEMENT
Class: --

Voucher

Voucher: TLARC -- 00199652
Invoice ID: RZ00003
Invoice Date: 10/20/2008
Vendor: RIVCO -- 0000054864
Operator ID: E148473 -- Jose Gutierrez
Accounting Date: 11/17/2008
Due Date: 10/20/2008

Vouchers

Criteria: Accounting Date = 7/1/2002..12/31/2012

Page 1 of 1

Accounting Date	Voucher ID	Invoice ID	Vendor ID	Vendor Name	Amount Invoiced	Amount Paid	Amount Due
Fund 10000 -- General Fund							
11/17/2008	TLARC-00199652	RZ000003	RIVCO-0000054864	RZ Title Services Inc	240.00	240.00	0.00
Total General Fund					240.00	240.00	0.00

Criteria: None

Run: 12/4/2012 12:26 PM Data Last Updated: 12/4/2012 6:38:42 AM



INVOICE

Order Number: 28084

Order Date: 12/19/2012

Customer Information:

Acct No. 1044

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

Attn: Brent Steele
REF: CV07-5143 / Dean V. Deines Jr.
IN RE: GYIMES, SYLVIA

Product and/or Service ordered for Property known as:

42150 Varnum Road
Hemet, CA 92544

DESCRIPTION:	FEE:
Lot Book Report	\$120.00
TOTAL DUE:	\$120.00

Payment due upon receipt. Please remit to:

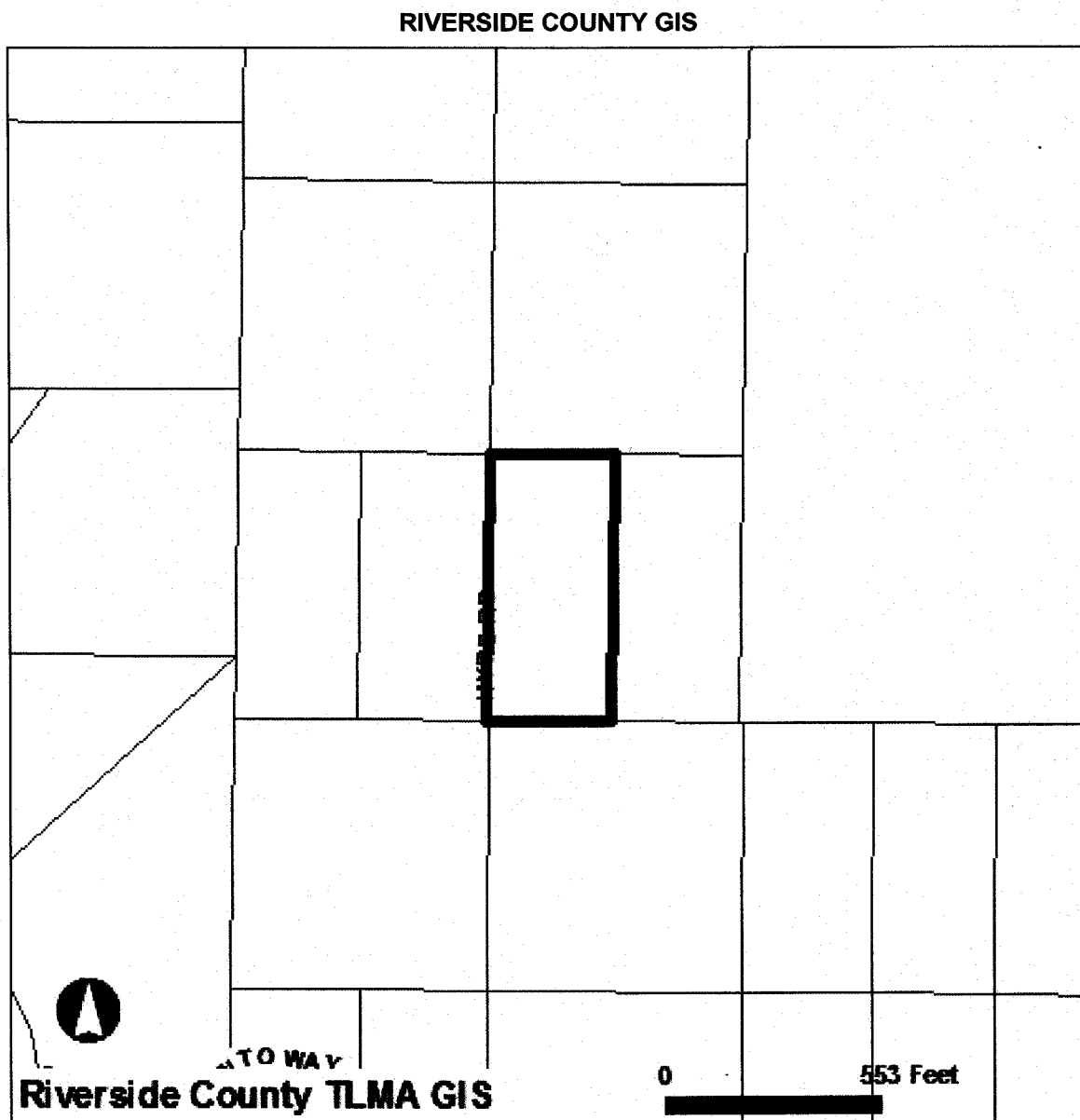
RZ Title Services, Inc.
P.O. Box 1193
Whittier, CA 90609

EXHIBIT “C”

Assessment Roll For the 2012-2013 Tax Year as of January 1, 2012

Assessment #569040026-4		Parcel # 569040026-4	
Assessee:	GYIMESI SYLVIA	Land	60,000
Mail Address:	42150 VARNUM RD HEMET CA 92544	Structure	30,000
Real Property Use Code:	MF	Full Value	90,000
Base Year	2006	Homeowners' Exemption	7,000
Conveyance Number:	0178925	Total Net	83,000
Conveyance (mm/yy):	4/2008		
PUI:	M020012		
TRA:	71-109		
Taxability Code:	0-00		
Assessment Description:	1977 WINSTON MANOR		
ID Data:	Lot 3 PM 008/089 PM 5004		
Situs Address:	42150 VARNUM RD HEMET CA 92544		

[View Parcel Map](#)

***IMPORTANT***

Maps and data are to be used for reference purposes only. Map features are approximate, and are not necessarily accurate to surveying or engineering standards. The County of Riverside makes no warranty or guarantee as to the content (the source is often third party), accuracy, timeliness, or completeness of any of the data provided, and assumes no legal responsibility for the information contained on this map. Any use of this product with respect to accuracy and precision shall be the sole responsibility of the user.

STANDARD REPORT**APNs**

569-040-026-4

OWNER NAME / ADDRESS

SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA. 92544

MAILING ADDRESS

(SEE OWNER)
(SEE SITUS)

LEGAL DESCRIPTION

RECORDED BOOK/PAGE: PM 8/89
SUBDIVISION NAME: PM 5004
LOT/PARCEL: 3, BLOCK: NOT AVAILABLE
TRACT NUMBER: NOT AVAILABLE

LOT SIZE

RECORDED LOT SIZE IS 5.06 ACRES

PROPERTY CHARACTERISTICS

WOOD FRAME, 1464 SQFT., 2 BDRM/ 2 BATH, 1 STORY, CONST'D 1978 COMPOSITION, ROOF, CENTRAL HEATING, CENTRAL COOLING

THOMAS BROS. MAPS PAGE/GRID

PAGE: 871 GRID: G7

CITY BOUNDARY/SPHERE

NOT WITHIN A CITY
NOT WITHIN A CITY SPHERE
ANNEXATION DATE: NOT APPLICABLE
NO LAFCO CASE # AVAILABLE
NO PROPOSALS

MARCH JOINT POWERS AUTHORITY

NOT IN THE JURISDICTION OF THE MARCH JOINT POWERS AUTHORITY

INDIAN TRIBAL LAND

NOT IN A TRIBAL LAND

SUPERVISORIAL DISTRICT 2011 (ORD. 813)

JEFF STONE, DISTRICT 3

SUPERVISORIAL DISTRICT (2001 BOUNDARIES)

JEFF STONE, DISTRICT 3

TOWNSHIP/RANGE

T6SR1E SEC 18

ELEVATION RANGE

2492/2600 FEET

PREVIOUS APN

569-040-023

PLANNING

LAND USE DESIGNATIONS

RR

SANTA ROSA ESCARPMENT BOUNDARY

NOT IN THE SANTA ROSA ESCARPMENT BOUNDARY

AREA PLAN (RCIP)

REMAP

COMMUNITY ADVISORY COUNCILS

NOT IN A COMMUNITY ADVISORY COUNCIL AREA

GENERAL PLAN POLICY OVERLAYS

NOT IN A GENERAL PLAN POLICY OVERLAY AREA

GENERAL PLAN POLICY AREAS

NONE

ZONING CLASSIFICATIONS (ORD. 348)

R-R-5

ZONING DISTRICTS AND ZONING AREAS

HEMET-SAN JACINTO DISTRICT

ZONING OVERLAYS

NOT IN A ZONING OVERLAY

HISTORIC PRESERVATION DISTRICTS

NOT IN AN HISTORIC PRESERVATION DISTRICT

SPECIFIC PLANS

NOT WITHIN A SPECIFIC PLAN

AGRICULTURAL PRESERVE

NOT IN AN AGRICULTURAL PRESERVE

REDEVELOPMENT AREAS

NOT IN A REDEVELOPMENT AREA

AIRPORT INFLUENCE AREAS

NOT IN AN AIRPORT INFLUENCE AREA

AIRPORT COMPATIBILITY ZONES

NOT IN AN AIRPORT COMPATIBILITY ZONE

ENVIRONMENTAL

CVMSHCP (COACHELLA VALLEY MULTI-SPECIES HABITAT CONSERVATION PLAN) CONSERVATION AREA

NOT IN A CONSERVATION AREA

CVMSHCP FLUVIAL SAND TRANSPORT SPECIAL PROVISION AREAS

NOT IN A FLUVIAL SAND TRANSPORT SPECIAL PROVISION AREA

WRMSHCP (WESTERN RIVERSIDE COUNTY MULTI-SPECIES HABITAT CONSERVATION PLAN) CELL GROUP

J

WRMSHCP CELL NUMBER

4922

HANS/ERP (HABITAT ACQUISITION AND NEGOTIATION STRATEGY/EXPEDITED REVIEW PROCESS)

NONE

VEGETATION (2005)

CHAPARRAL

DEVELOPED/DISTURBED LAND

FIRE

HIGH FIRE AREA (ORD. 787)

IN HIGH FIRE AREA - Grading And Building Permit Applications Require Fire Dept Clearance Prior To Permit Issuance.

FIRE RESPONSIBILITY AREA

STATE RESPONSIBILITY AREA

DEVELOPMENT FEES

CVMSHCP FEE AREA (ORD. 875)

NOT WITHIN THE COACHELLA VALLEY MSHCP FEE AREA

WRMSHCP FEE AREA (ORD. 810)

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

ROAD & BRIDGE DISTRICT

NOT IN A DISTRICT

EASTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 673)

NOT WITHIN THE EASTERN TUMF FEE AREA

WESTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 824)

IN OR PARTIALLY WITHIN A TUMF FEE AREA. SEE MAP FOR MORE INFORMATION. SAN JACINTO

DIF (DEVELOPMENT IMPACT FEE AREA ORD. 659)

REMAP

SKR FEE AREA (STEPHEN'S KANGAROO RAT ORD. 663.10)

NOT WITHIN AN SKR FEE AREA.

DEVELOPMENT AGREEMENTS

NOT IN A DEVELOPMENT AGREEMENT AREA

CIRCULATION ELEMENT ULTIMATE RIGHT-OF-WAY

NOT IN A CIRCULATION ELEMENT RIGHT-OF-WAY

ROAD BOOK PAGE

123

TRANSPORTATION AGREEMENTS

NOT IN A TRANSPORTATION AGREEMENT

CETAP (COMMUNITY AND ENVIRONMENTAL TRANSPORTATION ACCEPTABILITY PROCESS) CORRIDORS

NOT IN A CETAP CORRIDOR.

HYDROLOGY**FLOOD PLAIN REVIEW**

NOT REQUIRED

WATER DISTRICT

DATA NOT AVAILABLE

FLOOD CONTROL DISTRICT

RIVERSIDE COUNTY FLOOD CONTROL DISTRICT

WATERSHED

SAN JACINTO VALLEY

GEOLOGIC**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

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.

MISCELLANEOUS**SCHOOL DISTRICT**

HEMET UNIFIED

COMMUNITIES

SAGE

COUNTY SERVICE AREA

NOT IN A COUNTY SERVICE AREA.

LIGHTING (ORD. 655)

ZONE B, 20.23 MILES FROM MT. PALOMAR OBSERVATORY

2000 CENSUS TRACT

043304

FARMLAND

OTHER LANDS

TAX RATE AREAS

071109

- COUNTY FREE LIBRARY
- COUNTY STRUCTURE FIRE PROTECTION
- COUNTY WASTE RESOURCE MGMT DIST

- CSA 152
- FLOOD CONTROL ADMINISTRATION
- FLOOD CONTROL ZONE 4
- GENERAL
- GENERAL PURPOSE
- HEMET UNIFIED SCHOOL
- MT SAN JACINTO JUNIOR COLLEGE
- RIV CO REG PARK & OPEN SPACE
- RIV. CO. OFFICE OF EDUCATION
- SAN JACINTO BASIN RESOURCE CONS
- VALLEY HEALTH SYSTEM HOSP DIST
- VALLEY WIDE REC & PARK

SPECIAL NOTES

NO SPECIAL NOTES

CODE COMPLAINTS

Case #	Description	Start Date
NO CODE COMPLAINTS	NOT APPLICABLE	NOT APPLICABLE

REPORT PRINTED ON...Tue Dec 04 11:44:32 2012
Version 121101

EXHIBIT “D”



P.O. Box 1193
Whittier, CA 90609
Tel # (562) 325-8351
Fax # (714) 783-3038

Lot Book Report

Order Number: **28084**

Customer:

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

Riverside

CA 92501

Attn:

Brent Steele

Reference:

CV07-5143 / Dean V. Deines Jr.

IN RE:

GYIMES, SYLVIA

Order Date: 12/19/2012

Dated as of: 12/10/2012

County Name: Riverside

FEE(s):

Report: \$120.00

Property Address: 42150 Varnum Road

Hemet

CA 92544

Assessor's Parcel No. : 569-040-026-4

Assessments:

Land Value: \$60,000.00

Improvement Value: \$30,000.00

Exemption Value: \$7,000.00

Total Value: \$83,000.00

Tax Information

Property Taxes for the Fiscal Year

2012-2013

First Installment

\$470.29

Penalty

\$0.00

Status

PAID

Second Installment

\$470.29

Penalty

\$0.00

Status

OPEN NOT-PAID (Due date 04/10/2013)



P.O. Box 1193
Whittier, CA 90609
Tel # (562) 325-8351
Fax # (714) 783-3038

Order Number: 28084

Reference: CV07-5143 / Dean

Property Vesting

The last recorded documents transferring title of said property

Dated	06/15/2005
Recorded	08/01/2005
Document No.	2005-0616147
D.T.T.	\$341.00
Grantor	Truman C. Leath and Gwendolyn Leath (who acquired title as Gwnedolyn Leath), husband and wife as joint tenants
Grantee	Sylvia Gyimesi a single woman and Steve Gyimesi, a married man as his sole and separate property
Dated	04/10/2008
Recorded	04/10/2008
Document No.	2008-0178925
D.T.T.	\$0.00
Grantor	Steve Gyimesi
Grantee	Sylvia Gyimesi
Property Now Vested as	Sylvia Gyimesi, a single woman

Deeds of Trust

Position No.	1st
A Deed of Trust Dated	07/26/2005
Recorded	08/01/2005
Document No.	2005-0616148
Amount	\$232,000.00
Trustor	Sylvia Gyimesi, a single woman and Steve Gyimesi, a married man as his sole and separate property as joint tenants
Trustee	First American Title Insurance COMP
Beneficiary	Mortgage Electronic Registration Systems, Inc. acting as nominee for Decision One Mortgage Company, LLC.



P.O. Box 1193
Whittier, CA 90609
Tel # (562) 325-8351
Fax # (714) 783-3038

Order Number: 28084

Reference: CV07-5143 / Dean

Additional Information

Notice of Non-Compliance filed by	County of Riverside Department of Building and Safety
In the matter of the property of	Sylvia Gyimesi & Steve Gyimesi
Case No.	CV07-5143
Recorded	07/19/2007
Document No.	2007-0468390

Legal Description

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

PARCEL 3 OF PARCEL MAP 5004 AS SHOWN BY MAP ON FILE IN BOOK 8, PAGE 89 OF PARCEL MAPS, RIVERSIDE COUNTY RECORDS, BEING A PORTION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF GOVERNMENT LOT 4, SECTION 18, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN.

Page 1 of 4

LEGAL DESCRIPTION

Real property in the unincorporated area of the County of Riverside, State of California, described as follows:

PARCEL 1:

PARCEL 3 OF PARCEL MAP 5004 AS SHOWN BY MAP ON FILE IN BOOK 8, PAGE 89 OF PARCEL MAPS, RIVERSIDE COUNTY RECORDS, BEING A PORTION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF GOVERNMENT LOT 4, SECTION 18, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN.

PARCEL 2.

A RIGHT OF WAY AND NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE CONSTRUCTION, INSTALLATION, REPAIR, MAINTENANCE AND SUBSEQUENT IMPROVEMENTS OF PUBLIC AND PRIVATE UTILITIES IN, OVER, UNDER THROUGH AND ACROSS THAT PORTION OF SECTION 13, TOWNSHIP 6 SOUTH, RANGE 1 WEST, SAN BERNARDINO BASE AND MERIDIAN WHICH LIES WITHIN A 60 FOOT STRIP OF LAND, THE CENTER LINE OF WHICH IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE LAST LINE OF SECTION 13, TOWNSHIP 6 SOUTH, RANGE 1 WEST, SAN BERNARDINO BASE AND MERIDIAN, WHICH BEARS NORTH 0°06' 00" EAST, 295.93 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 13; THENCE SOUTH 81°28' 50" WEST, 188.69 FEET; THENCE WESTERLY 107.47 FEET THROUGH AN ANGLE OF 47° 22' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH, HAVING A RADIUS OF 130 FEET; THENCE TANGENT TO SAID CURVE NORTH 51° 09' 10" WEST, 77.60 FEET, THENCE WESTERLY 108.49 FEET THROUGH AN ANGLE OF 59° 12' 00" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH, HAVING A RADIUS OF 105 FEET, THENCE TANGENT TO SAID CURVE SOUTH 69° 38' 50" WEST 149.00 FEET; THENCE WESTERLY 97.83 FEET THROUGH AN ANGLE OF 80° 07' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH, HAVING A RADIUS OF 70 FEET; THENCE TANGENT TO SAID CURVE NORTH 30° 14' 10" WEST, 294.93 FEET; THENCE WESTERLY 124.26 FEET THROUGH AN ANGLE OF 83° 45' 40" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 85 FEET THENCE TANGENT TO SAID CURVE SOUTH 66° 00' 10" WEST, 45.48 FEET; THENCE WESTERLY 88.06 FEET THROUGH AN ANGLE OF 48° 03' 10" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 105 FEET; THENCE TANGENT TO SAID CURVE NORTH 65° 56' 40" WEST, 214.60 FEET; THENCE NORTHWESTERLY 83.16 FEET THROUGH AN ANGLE OF 20° 37' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 245.00 FEET, THENCE TANGENT TO SAID CURVE NORTH 45° 19' 40" WEST, 989.53 FEET; THENCE NORTHERLY 64.43 FEET THROUGH AN ANGLE OF 61° 31' 40" ALONG A TANGENT CURVE CONCAVE TO THE LAST HAVING A RADIUS OF 60 FEET; THENCE TANGENT TO SAID CURVE NORTH 16° 12' 00" EAST, 488.62 FEET THENCE NORTHERLY 302.89 FEET THROUGH AN ANGLE OF 42° 51' 00" ALONG A TANGENT CURVE CONCAVE TO THE WEST HAVING A RADIUS OF 405 FEET, THENCE TANGENT TO SAID CURVE NORTH 26° 39' 00" WEST, 178.85 FEET, THENCE NORTHWESTERLY 256.09 FEET THROUGH AN ANGLE OF 40° 45' 30"

PARCEL 2:

ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 360 FEET; THENCE TANGENT TO SAID CURVE NORTH 67° 24' 30" WEST. 140.94 FEET; THENCE

NORTHWESTERLY 242.30 FEET THROUGH AN ANGLE OF 20° 34' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 675 FEET; THENCE TANGENT TO SAID CURVE NORTH 46° 50' 30" WEST, 66.35 FEET; THENCE WESTERLY 164.96 FEET THROUGH AN ANGLE OF 35° 00' 20" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 270 FEET; THENCE TANGENT TO SAID CURVE NORTH 81° 50' 50" WEST, 83.62 FEET; THENCE WESTERLY 134.80 FEET THROUGH AN ANGLE OF 38° 37' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 200 FEET; THENCE TANGENT TO SAID CURVE NORTH 43° 13' 50" WEST, 156.53 FEET TO THE CENTER LINE OF THE COUNTY ROAD, AS DECLARED A PUBLIC HIGHWAY BY ORDER OF THE BOARD OF SUPERVISORS, A COPY OF WHICH WAS RECORDED OCTOBER 9, 1895 IN BOOK 2, PAGE 383 OF RECORDS OF THE SUPERVISORS MINUTES (SAID ROAD IS NOW KNOWN AS STATE HIGHWAY NO. 79 AND IS ALSO SOMETIMES REFERRED TO AS DIAMOND VALLEY ROAD).

PARCEL 3:

A NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE INSTALLATION OF PUBLIC AND PRIVATE UTILITIES, OVER, UNDER AND ACROSS A PORTION OF SECTION 19, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

A STRIP OF LAND 60.00 FEET IN WIDTH ACROSS A PORTION OF SECTION 19, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, THE CENTER LINE BEING DESCRIBED AS FOLLOWS.

BEGINNING ON A POINT IN THE EAST LINE OF SAID SECTION 19, SAID POINT BEARS NORTH 0° 24' 24" EAST, A DISTANCE OF 1280.07 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 19, AS SAID LINE AND CORNER ARE SHOWN ON RECORD OF SURVEY ON FILE IN BOOK 34, PAGE 19 OF RECORDS OF SURVEY; THENCE NORTH 45° 35' 36" WEST, 481.26 FEET, THENCE NORTHWESTERLY 59.12 FEET THROUGH AN ANGLE OF 6° 46' 30" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST, HAVING A RADIUS OF 500.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 52° 22' 06" WEST, 498.72 FEET; THENCE WESTERLY 128.49 FEET THROUGH AN ANGLE OF 24° 32' 20" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH, HAVING A RADIUS OF 300.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 76° 54' 26" WEST, 1112.79 FEET; THENCE WESTERLY 41.65 FEET THROUGH AN ANGLE OF 2° 23' 10" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 1000.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 74° 31' 16" WEST, 133.09 FEET, THENCE NORTHWESTERLY 196.99 FEET THROUGH AN ANGLE OF 22° 34' 24" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 500 FEET, THENCE TANGENT TO SAID CURVE NORTH 51° 56' 52" WEST, 138.40 FEET; THENCE WESTERLY 196.93 FEET THROUGH AN ANGLE OF 22° 34' 00" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 74° 30' 52" WEST, 50.50 FEET; THENCE NORTHWESTERLY 267.36 FEET THROUGH AN ANGLE OF 30° 38' 12" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST, HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 43° 52' 40" WEST, 31.13 FEET; THENCE NORTHERLY 256.61 FEET THROUGH AN ANGLE OF 29° 24' 20" ALONG A TANGENT CURVE CONCAVE TO THE EAST, HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 14° 28' 20" WEST, 402.94 FEET; THENCE NORTHWESTERLY 161.69 FEET THROUGH AN ANGLE OF 30° 52' 50" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 300 FEET TO A POINT OF COMPOUND CURVE, A RADIAL LINE TO SAID POINT OF COMPOUND CURVE BEARS NORTH 44° 38' 50" EAST THENCE WESTERLY 202.10 FEET THROUGH AN ANGLE OF 44° 17' 22" ALONG A COMPOUND CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 106.40 FEET TO A POINT OF REVERSE CURVE, A RADIAL LINE OF SAID REVERSE CURVE AT SAID

POINT BEARS SOUTH 0° 21' 28" WEST; THENCE NORTHERLY 352.23 FEET THROUGH AN ANGLE OF 58° 39' 34" ALONG A REVERSE CURVE CONCAVE TO THE NORTHWEST HAVING A RADIUS OF 344.04 FEET; THENCE TANGENT TO SAID REVERSE CURVE NORTH 30° 58' 56" WEST, 384.86 FEET; THENCE NORTHWESTERLY 342.11 FEET THROUGH AN ANGLE OF 39° 12' 10" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 70° 11' 08" WEST, 749.19 FEET; THENCE NORTHWESTERLY 45.91 FEET THROUGH AN ANGLE OF 8° 46' 06" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 300 FEET TO A POINT OF REVERSE CURVE, A RADIAL LINE OF SAID REVERSE CURVE AT SAID POINT BEARS NORTH 28° 34' 58" EAST THENCE SOUTHWESTERLY 127.36 FEET THROUGH AN ANGLE OF 66° 39' 18" ALONG A REVERSE CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 109.48 FEET; THENCE TANGENT TO SAID CURVE SOUTH 51° 55' 40" WEST, 104.28 FEET, MORE OR LESS, TO THE WEST LINE OF SAID SECTION 19.

PARCEL 4:

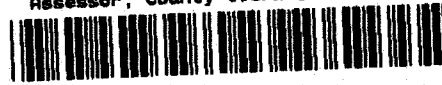
A NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE INSTALLATION OF PUBLIC UTILITY AND PRIVATE EASEMENTS, OVER, UNDER, AND ACROSS A PORTION OF SECTION 20, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, DESCRIBED AS FOLLOWS.

A STRIP OF LAND 60 FEET IN WIDTH SHOWN AS EASEMENT "B" ON RECORD OF SURVEY ON FILE IN BOOK 34, PAGE 19 OF RECORDS OF SURVEY.

EXCEPTING THEREFROM THAT PORTION LYING EASTERLY OF THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 7 OF TRACT 2396, AS SHOWN BY MAP ON FILE IN BOOK 45, PAGES 51 THROUGH 55, INCLUSIVE OF MAPS, RIVERSIDE COUNTY RECORDS.

APN: 569-040-026-4

DOC # 2008-0178925
04/10/2008 08:00A Fee:15.00
Page 1 of 3
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:

✓ Sylvia Gyimesi
42150 Varnum Rd
HEMET, CA 92544

S	R	U	PAGE	SIZED	A	MISC	LONG	RFD	COPY
1			3						5
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
					T:		CTY	UNI	704

Space above this line for recorder's use only

TRA: ✓
DTT: ✓ Quit Claim Deed.



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)

ACR 238P-AS4RE0 (Rev 06/2007)


Public Record

QUIT CLAIM DEED

The GRANTOR, Steve Gyimesi, conveys and quit claims to Sylvia Gyimesi, GRANTEE, the right, title and interest, if any, which GRANTOR may have in the following described real estate:

parcel 3 of parcel map 5004 as shown by map on file in book 8, page 89 of parcel map
Riverside County

10 day of April, 2008.


Steve Gyimesi

STATE OF California,
COUNTY OF Riverside

On this day personally appeared, before me Steve Gyimesi, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal on this _____, _____,
_____.

See attached

Notary Public
My Commission Expires:



2008-0178925
04/19/2008 08:09A
2 of 3

ACKNOWLEDGMENT

State of California

County of Riverside

On 04/10/08 before me, JACKI ESPINO, Notary Public
(here insert name and title of the officer)
personally appeared STEVE GUIMES

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 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.

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 Jacki Espino



(Seal)



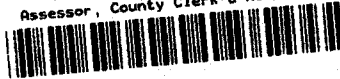
2008-0178925
04/10/2008 08:00A
3 of 3

195023
Recording Requested By
First American Title Company
Riverside Resale

DOC # 2005-0616148
08/01/2005 08:00A Fee:114.00
Page 1 of 18
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder

After Recording Return To:

Decision One Mortgage Company, LLC
6060 J.A. Jones Drive, Suite 1000
Charlotte, North Carolina 28287



M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MISC
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A	R	L	COPY	LONG	REFUND	NCHG	EXAM	TV	

Assessor's Identification Number

DEED OF TRUST

Loan Number 2300050664910
MIN: 100077910004218554

569-040-026

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.



- (A) "Security Instrument" means this document, which is dated **JULY 26, 2005**, together with all Riders to this document.
- (B) "Borrower" is **SYLVIA GYIMESI, A SINGLE WOMAN and STEVE GYIMESI, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AS JOINT TENANTS**. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is **Decision One Mortgage Company, LLC**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **NORTH CAROLINA**. Lender's address is **6060 J.A. JONES DRIVE, SUITE 1000, CHARLOTTE, NORTH CAROLINA 28287**.
- (D) "Trustee" is **FIRST AMERICAN TITLE INSURANCE COMP, 114 East Fifth Street, Santa Ana, CALIFORNIA 92701**.
- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (F) "Note" means the promissory note signed by Borrower and dated **JULY 26, 2005**. The Note states that Borrower owes Lender **TWO HUNDRED THIRTY-TWO THOUSAND AND 00/100ths Dollars (U.S.\$232,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **AUGUST 1, 2035**.
- (G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3005 1/01 (page 1 of 12 pages)



Public Record

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- ☒ Adjustable Rate Rider ☐ Condominium Rider ☐ Second Home Rider
☐ Balloon Rider ☐ Planned Unit Development Rider ☐ Other(s)
☐ 1-4 Family Rider ☐ Biweekly Payment Rider

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 located in the _____ County of _____ of _____ RIVERSIDE _____:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE ATTACHED SCHEDULE "A"

which currently has the address of **42150 VARNUM ROAD**

HEMET, California **92544** ("Property Address"):
[City] [Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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.

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

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3005 1/01 (page 3 of 12 pages)

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall 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 an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can 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 as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property 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 any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly.

Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. 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 the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 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.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy

proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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 shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, 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 cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a nonrefundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous 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 Opposing Party (as defined in the next sentence) offers to make an award to 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 Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. 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 Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan 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 (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spillage, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, 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. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument 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 non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument 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 expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time 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 sale in one or more parcels and in any order Trustee determines. 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 its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property 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 expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. **Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. **Substitute Trustee.** Lender, at its 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 in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall 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.

25. **Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Witnesses:

SYLVIA GYIMESI (Seal)
-Borrower

STEVE GYIMESI (Seal)
-Borrower

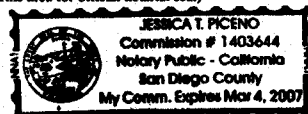
(Seal) (Seal)
-Borrower -Borrower

STATE OF CALIFORNIA, RIVERSIDE

On 7/26/05 before me, Jessica T. Piceno County ss: Riverside
personally appeared SYLVIA GYIMESI, A SINGLE WOMAN and STEVE GYIMESI, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AS JOINT TENANTS, 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 acknowledged 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.

(This area for official notarial seal)



Jessica T. Piceno (Seal)

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3005 1/01 (page 12 of 12 pages)

LEGAL DESCRIPTION

Real property in the unincorporated area of the County of Riverside, State of California, described as follows:

PARCEL 1:

PARCEL 3 OF PARCEL MAP 5004 AS SHOWN BY MAP ON FILE IN BOOK 8, PAGE 89 OF PARCEL MAPS, RIVERSIDE COUNTY RECORDS, BEING A PORTION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF GOVERNMENT LOT 4, SECTION 18, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN.

PARCEL 2.

A RIGHT OF WAY AND NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE CONSTRUCTION, INSTALLATION, REPAIR, MAINTENANCE AND SUBSEQUENT IMPROVEMENTS OF PUBLIC AND PRIVATE UTILITIES IN, OVER, UNDER THROUGH AND ACROSS THAT PORTION OF SECTION 13, TOWNSHIP 6 SOUTH, RANGE 1 WEST, SAN BERNARDINO BASE AND MERIDIAN WHICH LIES WITHIN A 60 FOOT STRIP OF LAND, THE CENTER LINE OF WHICH IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE LAST LINE OF SECTION 13, TOWNSHIP 6 SOUTH, RANGE 1 WEST, SAN BERNARDINO BASE AND MERIDIAN, WHICH BEARS NORTH 0°06' 00" EAST, 295.93 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 13; THENCE SOUTH 81°28' 50" WEST, 188.69 FEET; THENCE WESTERLY 107.47 FEET THROUGH AN ANGLE OF 47° 22' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH, HAVING A RADIUS OF 130 FEET; THENCE TANGENT TO SAID CURVE NORTH 51° 09' 10" WEST, 77.60 FEET, THENCE WESTERLY 108.49 FEET THROUGH AN ANGLE OF 59° 12' 00" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH, HAVING A RADIUS OF 105 FEET, THENCE TANGENT TO SAID CURVE SOUTH 69° 38' 50" WEST 149.00 FEET; THENCE WESTERLY 97.83 FEET THROUGH AN ANGLE OF 80° 07' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH, HAVING A RADIUS OF 70 FEET; THENCE TANGENT TO SAID CURVE NORTH 30° 14' 10" WEST, 294.93 FEET; THENCE WESTERLY 124.26 FEET THROUGH AN ANGLE OF 83° 45' 40" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 85 FEET THENCE TANGENT TO SAID CURVE SOUTH 66° 00' 10" WEST, 45.48 FEET; THENCE WESTERLY 88.06 FEET THROUGH AN ANGLE OF 48° 03' 10" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 105 FEET; THENCE TANGENT TO SAID CURVE NORTH 65° 56' 40" WEST, 214.60 FEET; THENCE NORTHWESTERLY 83.16 FEET THROUGH AN ANGLE OF 20° 37' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 245.00 FEET, THENCE TANGENT TO SAID CURVE NORTH 45° 19' 40" WEST, 989.53 FEET; THENCE NORTHERLY 64.43 FEET THROUGH AN ANGLE OF 61° 31' 40" ALONG A TANGENT CURVE CONCAVE TO THE LAST HAVING A RADIUS OF 60 FEET; THENCE TANGENT TO SAID CURVE NORTH 16° 12' 00" EAST, 488.62 FEET THENCE NORTHERLY 302.89 FEET THROUGH AN ANGLE OF 42° 51' 00" ALONG A TANGENT CURVE CONCAVE TO THE WEST HAVING A RADIUS OF 405 FEET, THENCE TANGENT TO SAID CURVE NORTH 26° 39' 00" WEST, 178.85 FEET, THENCE NORTHWESTERLY 256.09 FEET THROUGH AN ANGLE OF 40° 45' 30"

PARCEL 2:

ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 360 FEET; THENCE TANGENT TO SAID CURVE NORTH 67° 24' 30" WEST. 140.94 FEET; THENCE

NORTHWESTERLY 242.30 FEET THROUGH AN ANGLE OF 20° 34' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 675 FEET; THENCE TANGENT TO SAID CURVE NORTH 46° 50' 30" WEST, 66.35 FEET; THENCE WESTERLY 164.96 FEET THROUGH AN ANGLE OF 35° 00' 20" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 270 FEET; THENCE TANGENT TO SAID CURVE NORTH 81° 50' 50" WEST, 83.62 FEET; THENCE WESTERLY 134.80 FEET THROUGH AN ANGLE OF 38° 37' 00" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 200 FEET; THENCE TANGENT TO SAID CURVE NORTH 43° 13' 50" WEST, 156.53 FEET TO THE CENTER LINE OF THE COUNTY ROAD, AS DECLARED A PUBLIC HIGHWAY BY ORDER OF THE BOARD OF SUPERVISORS, A COPY OF WHICH WAS RECORDED OCTOBER 9, 1895 IN BOOK 2, PAGE 383 OF RECORDS OF THE SUPERVISORS MINUTES (SAID ROAD IS NOW KNOWN AS STATE HIGHWAY NO. 79 AND IS ALSO SOMETIMES REFERRED TO AS DIAMOND VALLEY ROAD).

PARCEL 3:

A NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE INSTALLATION OF PUBLIC AND PRIVATE UTILITIES, OVER, UNDER AND ACROSS A PORTION OF SECTION 19, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

A STRIP OF LAND 60.00 FEET IN WIDTH ACROSS A PORTION OF SECTION 19, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, THE CENTER LINE BEING DESCRIBED AS FOLLOWS.

BEGINNING ON A POINT IN THE EAST LINE OF SAID SECTION 19, SAID POINT BEARS NORTH 0° 24' 24" EAST, A DISTANCE OF 1280.07 FEET FROM THE SOUTHEAST CORNER OF SAID SECTION 19, AS SAID LINE AND CORNER ARE SHOWN ON RECORD OF SURVEY ON FILE IN BOOK 34, PAGE 19 OF RECORDS OF SURVEY; THENCE NORTH 45° 35' 36" WEST, 481.26 FEET, THENCE NORTHWESTERLY 59.12 FEET THROUGH AN ANGLE OF 6° 46' 30" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST, HAVING A RADIUS OF 500.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 52° 22' 06" WEST, 498.72 FEET; THENCE WESTERLY 128.49 FEET THROUGH AN ANGLE OF 24° 32' 20" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH, HAVING A RADIUS OF 300.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 76° 54' 26" WEST, 1112.79 FEET; THENCE WESTERLY 41.65 FEET THROUGH AN ANGLE OF 2° 23' 10" ALONG A TANGENT CURVE CONCAVE TO THE NORTH HAVING A RADIUS OF 1000.00 FEET; THENCE TANGENT TO SAID CURVE NORTH 74° 31' 16" WEST, 133.09 FEET, THENCE NORTHWESTERLY 196.99 FEET THROUGH AN ANGLE OF 22° 34' 24" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 500 FEET, THENCE TANGENT TO SAID CURVE NORTH 51° 56' 52" WEST, 138.40 FEET; THENCE WESTERLY 196.93 FEET THROUGH AN ANGLE OF 22° 34' 00" ALONG A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 74° 30' 52" WEST, 50.50 FEET; THENCE NORTHWESTERLY 267.36 FEET THROUGH AN ANGLE OF 30° 38' 12" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST, HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 43° 52' 40" WEST, 31.13 FEET; THENCE NORTHERLY 256.61 FEET THROUGH AN ANGLE OF 29° 24' 20" ALONG A TANGENT CURVE CONCAVE TO THE EAST, HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 14° 28' 20" WEST, 402.94 FEET; THENCE NORTHWESTERLY 161.69 FEET THROUGH AN ANGLE OF 30° 52' 50" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 300 FEET TO A POINT OF COMPOUND CURVE, A RADIAL LINE TO SAID POINT OF COMPOUND CURVE BEARS NORTH 44° 38' 50" EAST THENCE WESTERLY 202.10 FEET THROUGH AN ANGLE OF 44° 17' 22" ALONG A COMPOUND CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 106.40 FEET TO A POINT OF REVERSE CURVE, A RADIAL LINE OF SAID REVERSE CURVE AT SAID

POINT BEARS SOUTH 0° 21' 28" WEST; THENCE NORTHERLY 352.23 FEET THROUGH AN ANGLE OF 58° 39' 34" ALONG A REVERSE CURVE CONCAVE TO THE NORTHWEST HAVING A RADIUS OF 344.04 FEET; THENCE TANGENT TO SAID REVERSE CURVE NORTH 30° 58' 56" WEST, 384.86 FEET; THENCE NORTHWESTERLY 342.11 FEET THROUGH AN ANGLE OF 39° 12' 10" ALONG A TANGENT CURVE CONCAVE TO THE SOUTHWEST HAVING A RADIUS OF 500 FEET; THENCE TANGENT TO SAID CURVE NORTH 70° 11' 08" WEST, 749.19 FEET; THENCE NORTHWESTERLY 45.91 FEET THROUGH AN ANGLE OF 8° 46' 06" ALONG A TANGENT CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 300 FEET TO A POINT OF REVERSE CURVE, A RADIAL LINE OF SAID REVERSE CURVE AT SAID POINT BEARS NORTH 28° 34' 58" EAST THENCE SOUTHWESTERLY 127.36 FEET THROUGH AN ANGLE OF 66° 39' 18" ALONG A REVERSE CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 109.48 FEET; THENCE TANGENT TO SAID CURVE SOUTH 51° 55' 40" WEST, 104.28 FEET, MORE OR LESS, TO THE WEST LINE OF SAID SECTION 19.

PARCEL 4:

A NON-EXCLUSIVE EASEMENT WITH THE RIGHT TO CONVEY SAME TO OTHERS FOR ROAD PURPOSES AND FOR THE INSTALLATION OF PUBLIC UTILITY AND PRIVATE EASEMENTS, OVER, UNDER, AND ACROSS A PORTION OF SECTION 20, TOWNSHIP 6 SOUTH, RANGE 1 EAST, SAN BERNARDINO BASE AND MERIDIAN, DESCRIBED AS FOLLOWS.

A STRIP OF LAND 60 FEET IN WIDTH SHOWN AS EASEMENT "B" ON RECORD OF SURVEY ON FILE IN BOOK 34, PAGE 19 OF RECORDS OF SURVEY.

EXCEPTING THEREFROM THAT PORTION LYING EASTERLY OF THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 7 OF TRACT 2396, AS SHOWN BY MAP ON FILE IN BOOK 45, PAGES 51 THROUGH 55, INCLUSIVE OF MAPS, RIVERSIDE COUNTY RECORDS.

APN: 569-040-026-4

ADJUSTABLE RATE RIDER
(LIBOR Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 26TH day of JULY, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to DECISION ONE MORTGAGE COMPANY, LLC (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

42150 VARNUM ROAD, HEMET, CALIFORNIA 92544

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.875%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the 1ST day of AUGUST, 2007, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND SEVEN-EIGHTHS percentage points (6.875%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

• **(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than 10.875% or less than 7.875%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than ONE percentage point (1%) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 13.875% or less than 7.875%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

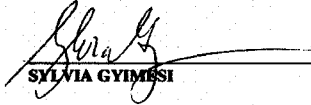
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

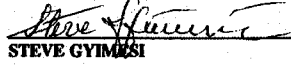
If all or any part of the Property or any Interest in the Property is sold or transferred (or if a Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.


SYLVIA GYIMESI (Seal)
Borrower

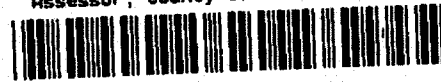

STEVE GYIMESI (Seal)
Borrower

(Seal)
Borrower

MULTISTATE ADJUSTABLE RATE RIDER (LIBOR Index)—Single Family—Freddie Mac MODIFIED INSTRUMENT Form 3192 1/01 (page 3 of 3 pages)

When recorded please mail to:
5025

DOC # 2007-0468390
07/19/2007 08:00A Fee:NC
Page 1 of 1
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



NOTICE OF NONCOMPLIANCE

8023
M
023

In the matter of the Property of
SYLVIA GYIMESI &
STEVE GYMESI

)
) Case No. CV07-5143

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.458, (RCC Title 15.16) described as SUBSTANDARD STRUCTURE. Such Proceedings are based upon the noncompliance of such real property, located at 42150 VARNUM ROAD, HEMET, CA, and more particularly described as Assessor's Parcel Number 569-040-026 and having a legal description of 5.06 ACRES NET IN PAR 3 PM 008/089 PM 5004, Records of Riverside County, with the requirements of Ordinance No. 458 (RCC Title 15.16).

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, 39493 Los Alamos Rd., Suite A, Murrieta, CA 92563, Attention Code Enforcement Officer Carol Forrey, (951)791-3600.

NOTICE IS FURTHER GIVEN in accordance with §17274 and §24436.5 of the California Revenue and Taxation Code, 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.

COUNTY OF RIVERSIDE
DEPARTMENT OF BUILDING AND SAFETY

By Mary Overholt
Mary Overholt
Code Enforcement Department

ACKNOWLEDGMENT

State of California)
County of Riverside)

On 7/10/2007 before me, Amanda Rodriguez, Notary Public, personally appeared Mary Overholt, 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 acknowledged 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.

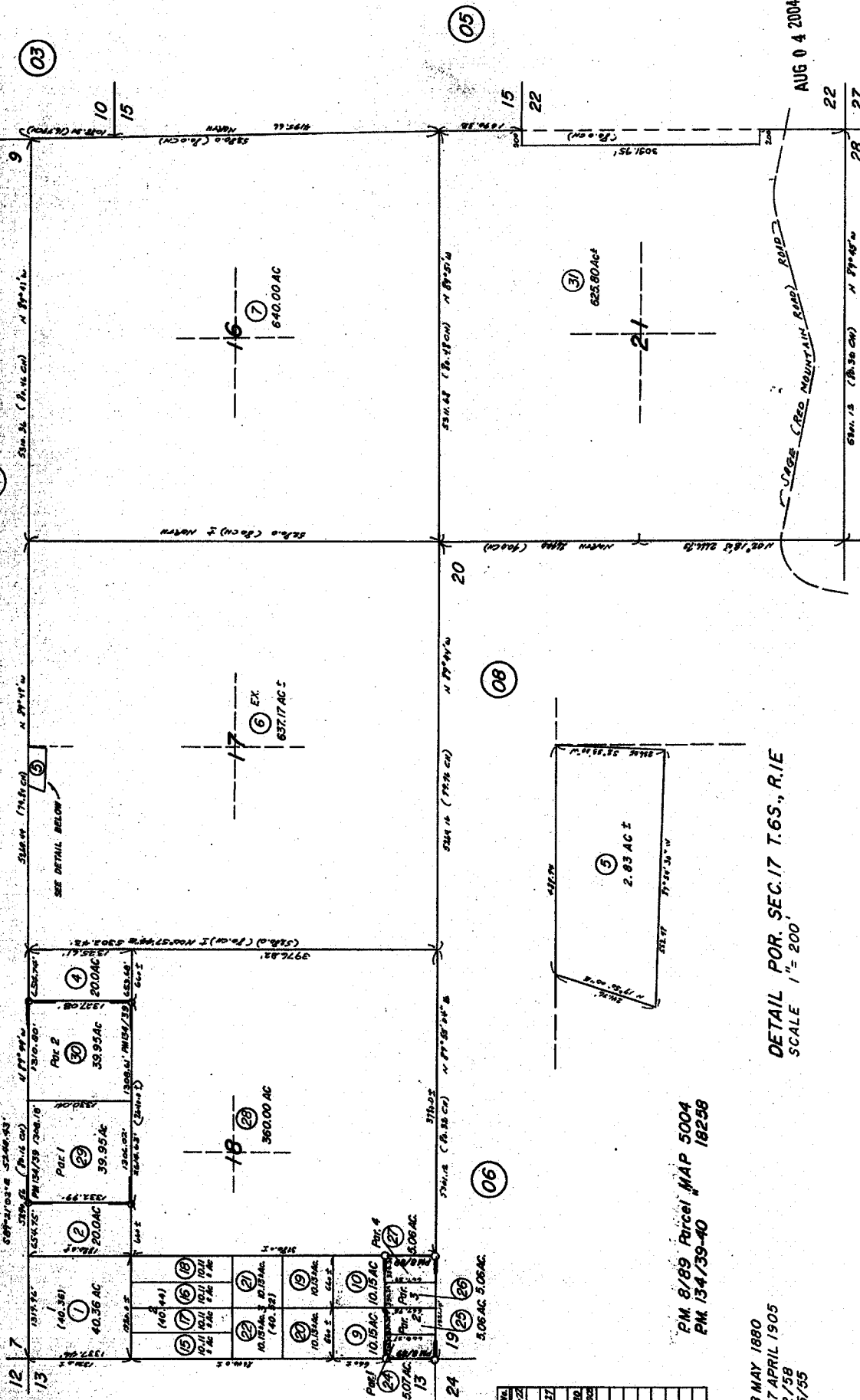
WITNESS my hand and official seal.



569-04
23-34
23-35

T.C.A. 7109

SEC. 16 - 18 & SEC. 21 T. 6S., R. 1E.



DETAIL POR. SEC. 17 T. 6S., R. 1E.
SCALE 1" = 200'

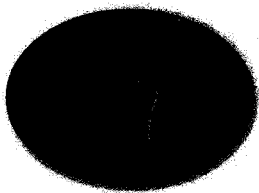
P.M. 8/89 Parcel MAP 5004
P.M. 134/39-40 18239

DATA
GLO 8 MAY 1880
GLO 27 APRIL 1905
RS 52/58
MB 45/55

ASSESSOR'S MAP BK 569 PG. 04
RIVERSIDE COUNTY, CALIF.

JANUARY 1970

EXHIBIT “E”



County of Riverside Code Enforcement Department

P.O. Box 1469, Riverside, CA 92502
Phone: (951) 955-2004 Fax: (951) 955-8680

DEMAND FOR PAYMENT STATEMENT OF ABATEMENT COSTS NOTICE OF SPECIAL TAX ASSESSMENT

December 12, 2012

SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Subject Property: 42150 VARNUM RD, HEMET
Case No(s): CV07-5143
APN No(s): 569-040-026

Dear Sylvia Gyimesi:

NOTICE IS HEREBY GIVEN that the County of Riverside Code Enforcement Department ("DEPARTMENT") incurred expenses during our efforts to abate the code violation(s) on the Subject Property. Said abatement case involved Construction Without Permit located on your real property commonly described as 42150 VARNUM RD, HEMET, and more particularly described as Assessor's Parcel Number 569-040-026.

The total amount due for the DEPARTMENT'S actions concerning the above-described dangerous or injurious condition is **One Thousand Sixty Four Dollars and Ninety Cents (\$1,064.90)**.

You have thirty (30) days from the date of this letter to pay the DEPARTMENT at the above address the total amount due on the enclosed "Summary Statement of Abatement Costs" or a special tax assessment and abatement lien will be recorded upon the subject property. Payment must be made in the form of cashier's check or money order, made payable to the County of Riverside. Please note the property APN on the memo line of the check.

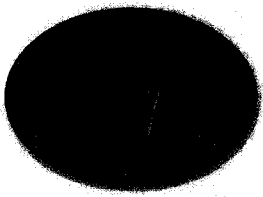
YOU HAVE A RIGHT TO A HEARING ON THIS MATTER BEFORE THE RIVERSIDE COUNTY BOARD OF SUPERVISORS OR AN ADMINISTRATIVE HEARING OFFICER. You have the right to contest the abatement costs and special assessment against the subject property. If you choose to exercise your right to a public hearing before the Board of Supervisors, please complete the enclosed "Board of Supervisors Request for Public Hearing" form and return it to the Code Enforcement Department within twenty (20) days of the date of this letter.

In the event you do not request a public hearing before the Board of Supervisors, a public hearing before an Administrative Hearing Officer shall be scheduled and held for a final determination of this matter and authority to place a lien against the Subject Property and adding the amount due as a special tax assessment on the County tax rolls.

If you have any questions regarding this notice, please contact Senior Officer Regina Keyes at (951) 955-2004.

Code Enforcement Department

Hector Viray
Supervising Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

**BOARD OF SUPERVISORS
REQUEST FOR PUBLIC HEARING
ON STATEMENT OF ABATEMENT COSTS
AND SPECIAL TAX ASSESSMENT**

SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Subject Property: 42150 VARNUM RD, HEMET
Case No(s): CV07-5143
APN No(s): 569-040-026

I, _____, hereby request a public hearing before the Board of
Supervisors (Please PRINT your name here)

regarding case number(s) _____.

I request notice of the Board of Supervisors hearing date, time, and location (which shall not be less than 10 days from the submission of this request) to be mailed to me at the following address:

Return Mailing Address: _____

Signed: _____ Date: _____
(Please SIGN your name here)

Print: _____
(Please PRINT your name here)

You may contact me at the following daytime phone number: _____

IMPORTANT

Keep a copy of this form and mail the original to:
Riverside County Code Enforcement Department
P.O. BOX 1469
Riverside, CA 92502-1469



COUNTY OF RIVERSIDE CODE ENFORCEMENT

P.O. Box 1469, Riverside, CA 92502
Phone: 951-955-2004 Fax: 951-955-8680

Property Reference/Mailing Address

Date: 12/4/2012

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Summary Statement of Abatement Costs

You are liable to the County for the following abatement costs:

Date	Invoice Number & Amount	Amount	Balance
12/04/2012	CV075143- INV #105460. Orig. Amount \$1,064.90.	1,064.90	1,064.90
		Total Now Due	\$1,064.90

The total abatement costs must be paid to the County of Riverside, P.O. Box 1469, Riverside, CA 92502 within thirty (30) days. In the event said costs are not paid within thirty (30) days you will be liable for additional administrative costs, penalties, court fees, or other collection costs incurred in the collection of these abatement costs.

I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.

Code Enforcement Department

**County of Riverside
Code Enforcement Department**

P.O. Box 1469, Riverside, CA 92502
Phone: (951) 955-2004 Fax: (951) 955-8680



Statement of Abatement Costs

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Date	Invoice #
12/4/2012	105460

Property Address

569040026
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

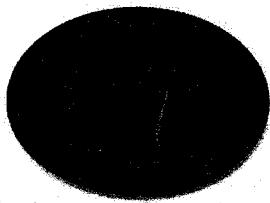
Case Number	District	Class
CV075143	3	SOAC

You are liable to the County for the following abatement costs:

Date	Item	Description	Hours/Qty	Rate	Amount
6/22/2007	Officer Hours	Labor Charges - Officer Time	1.8	109.00	196.20
6/22/2007	Officer Hours	Labor Charges - Officer Time	1.8	129.00	232.20
7/6/2007	Officer Hours	Labor Charges - Officer Time	0.4	129.00	51.60
8/28/2008	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
12/4/2008	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
5/5/2009	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
9/15/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
9/16/2009	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
12/4/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			730.30
12/4/2012	Prepare Case for SOAC H...	Prepare Case for Statement of Abatement Costs Hearing		125.55	125.55
	Attend SOAC Hearing	Attend Statement of Abatement Costs Hearing		69.75	69.75
		Subtotal County Counsel Costs			195.30
10/20/2008	Lot/Title Report	Lot/Title Report	1	120.00	120.00
12/4/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			139.30
			Subtotal		\$1,064.90
<p>The total abatement costs must be paid to the County of Riverside, P.O. Box 1469, Riverside, CA 92502 within thirty (30) days. In the event said costs are not paid within thirty (30) days you will be liable for additional administrative costs, penalties, court fees or other collection costs incurred in the collection of these abatement costs.</p>			Payments/Credits		\$0.00
			Total Now Due		\$1,064.90

I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

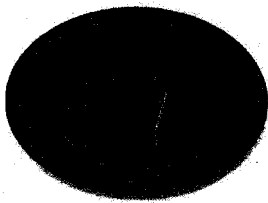


**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

RESPONSIBLE PARTIES

December 12, 2012

OWNER
SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

PROOF OF SERVICE

Case No. CV075143

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Dean Deines, 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 at the footer of this notice.

That on December 12, 2012, I served the following documents(s):

Demand for Payment Statement of Abatement Costs Notice of Special Tax Assessment

Request for Public Hearing on Statement of Abatement Costs and Special Tax Assessment

Invoices

Notice List

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

SYLVIA GYIMESI 42150 VARNUM RD, HEMET, CA 92544

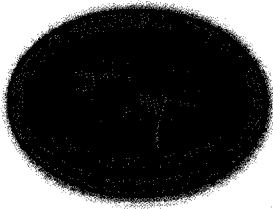
XX **By First Class Mail.** I am readily familiar with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service with postage thereon fully prepaid in the County of Riverside, California, in the ordinary course of business.

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

EXECUTED ON December 12, 2012, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

Dean Deines
By: Dean Deines, Code Enforcement Aide



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

December 17, 2012

RE CASE NO: CV075143

I, B Pollard, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 37600 Sky Canyon Drive, Suite G, French Valley, California 92563 .

That on 121712 at 1136, I securely and conspicuously posted SOAC HEARING NOTICE at the property described as:

Property Address: 42150 VARNUM RD, HEMET

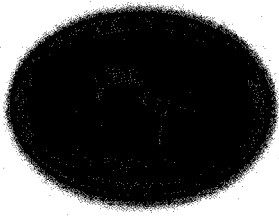
Assessor's Parcel Number: 569-040-026

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

Executed on December 17, 2012 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: B Pollard, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

December 19, 2012

RE CASE NO: CV075143

I, B Pollard, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 37600 Sky Canyon Drive, Suite G, French Valley, California 92563 .

That on 121712 at 1136, I securely and conspicuously posted Demand for Payment Statement of Abatement Cost Notice of Special Tax Assessment at the property described as:

Property Address: 42150 VARNUM RD, HEMET

Assessor's Parcel Number: 569-040-026

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

Executed on December 19, 2012, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

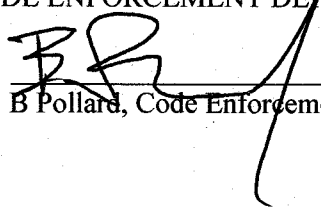

By: B Pollard, Code Enforcement Officer

EXHIBIT “F”

**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

**BOARD OF SUPERVISORS
REQUEST FOR PUBLIC HEARING
ON STATEMENT OF ABATEMENT COSTS
AND SPECIAL TAX ASSESSMENT**

SYLVIA GYIMESI
42150 VARNUM RD
HEMET, CA 92544

Subject Property: 42150 VARNUM RD, HEMET
Case No(s): CV07-5143
APN No(s): 569-040-026

I, Sylvia Gyimesi, hereby request a public hearing before the Board of
Supervisors (Please PRINT your name here)

regarding case number(s) CV07-5143

I request notice of the Board of Supervisors hearing date, time, and location (which shall not be less than 10 days from the submission of this request) to be mailed to me at the following address:

Return Mailing Address: 42150 Varnum Rd
HEMET, CA 92544

Signed: [Signature]
(Please SIGN your name here)

Date: 12/13/12

Print: Sylvia A. Gyimesi
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951-767-2519 or
951-762-2135

IMPORTANT

Keep a copy of this form and mail the original to:
Riverside County Code Enforcement Department
P.O. BOX 1469
Riverside, CA 92502-1469

RECEIVED DEC 17 2012
Scanned Saf