

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

440A



SUBMITTAL DATE:

FROM: County Counsel
Code Enforcement Department

SUBJECT: Statement of Abatement Costs [Case No. CV11-08499]
Subject Property: Parcel E of 38660 Contreras Rd, ANZA; DOWNER
APN: 573-260-012
District 3/3

RECOMMENDED MOTION: Move that the Board of Supervisors:

- (1) assess the reasonable costs of abatement of a public nuisance (accumulated rubbish) in the above-referenced matter to be **one thousand seventy nine dollars and sixty cents (US \$1,079.60)**;
- (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
Tina Grande

County Executive Office Signature BY Tina Grande

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Tavaglione, Benoit and Ashley
Nays: None
Absent: Stone
Date: February 26, 2013
xc: Co. Co./CED

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

Prev. Agn. Ref.: | District: 3/3 | Agenda Number:

ATTACHMENTS FILED WITH THE CLERK OF THE BOARD

9-2

FORM APPROVED COUNTY COUNSEL BY: PATRICIA MUNROE / 2/21/13 DATE Departmental Concurrence

Consent Policy
 Consent Policy
 Consent Policy
 Consent Policy

Dep't Recomm.:
 Per Exec. Ofc.:

Statement of Abatement Costs [Case No. CV11-08499]
Subject Property: Parcel E of 38660 Contreras Rd, ANZA; DOWNER
APN: 573-260-012
District: 3/3
Page 2

BACKGROUND: Government Code § 25845, Riverside County Ordinance Nos. 541 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.

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



9-2

9:30 a.m. being the time set for public hearing on the recommendation from County Counsel/Code Enforcement regarding Public Hearing on Statement of Abatement Costs Case No. CV 11-08499, located Parcel E of 38660 Contreras Road, Anza; APN: 573-260-012, 3rd/3rd District.

On motion of Supervisor Benoit, seconded by Supervisor Ashley and duly carried, IT WAS ORDERED that the above matter is continued to Tuesday, February 26, 2013 at 9:30 a.m.

Roll Call:

Ayes: Jeffries, Stone, Benoit and Ashley
Nays: None
Absent: Tavaglione

I hereby certify that the foregoing is a full true, and correct copy of an order made and entered on February 5, 2013 of Supervisors Minutes.

(seal)

WITNESS my hand and the seal of the Board of Supervisors
Dated: February 5, 2013
Kecia Harper-Ihem, Clerk of the Board of Supervisors, in
and for the County of Riverside, State of California.

By: *Kecia Harper-Ihem* Deputy

AGENDA NO.

9-2

xc: Co. Co./CED, ~~COB~~

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

HEARING DATE: February 5, 2013

Statement of Abatement Costs
Parcel E of 38660 Contreras Rd, ANZA
APN: 573-260-012
Case No.: CV11-08499

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.: CV11-08499]
 Subject Property: Parcel E of 38660 Contreras Rd, ANZA; **DOWNER**
 APN: 573-260-012
 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 August 24, 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: Parcel E of 38660 Contreras Rd, ANZA
Case No.: CV11-08499; DOWNER
APN: 573-260-012

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 Accumulated Rubbish, Construction Without Permit, Unpermitted Occupancy, Second unit without permit located on your real property commonly described as Parcel E of 38660 Contreras Rd, ANZA, Riverside County, California and more particularly described as Assessor's Parcel Number 573-260-012.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Seventy Nine Dollars and Sixty Cents, (US \$1,079.60). 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

Date: 8/27/2012

Property Reference/Mailing Address
573260012 JACQUELINE D DOWNER P O BOX 390521 ANZA CA. 92539

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
01/02/2006	Balance forward		0.00
	CV1108499-		
01/20/2012	PMT #CDBG FY12Q3. 210692	-43.60	-43.60
02/07/2012	PMT #CDBG FY12Q3. 210692	-43.60	-87.20
04/19/2012	PMT #CDBG FY12Q4. 210692	-43.60	-130.80
08/27/2012	INV #105178.	410.40	279.60
	CV1108499:A44379-		
03/21/2012	INV #A44379. A44379	500.00	779.60
	CV1108499:A45916-		
02/07/2012	INV #A45916. A45916	100.00	879.60
	CV1108499:A46061-		
03/01/2012	INV #A46061. A46061	200.00	1,079.60
		Total Now Due	\$1,079.60

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.

Mark D. Mander

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

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Date	Invoice #
8/27/2012	105178

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Case Number	District	Class
CV1108499	3	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
1/20/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
2/7/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
4/19/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
8/27/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			195.80
8/27/2012	Prepare Case for SOAC H... Attend SOAC Hearing	Prepare Case for Statement of Abatement Costs Hearing Attend Statement of Abatement Costs Hearing		125.55 69.75	125.55 69.75
		Subtotal County Counsel Costs			195.30
8/27/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$410.40

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.

Payments/Credits	\$-130.80
Total Now Due	\$279.60

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.

Mah D Mander

Code Enforcement Department



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Citation Issue Date	Billing Date
3/21/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A44379	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A44379--CV1108499	1	500.00	500.00

Subtotal	\$500.00
Payments/Credits	\$0.00
Total	\$500.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Citation Issue Date	Billing Date
3/1/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A46061	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A46061--CV1108499	1	200.00	200.00

Subtotal	\$200.00
Payments/Credits	\$0.00
Total	\$200.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Citation Issue Date	Billing Date
2/7/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A45916	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A45916--CV1108499	1	100.00	100.00

Subtotal	\$100.00
Payments/Credits	\$0.00
Total	\$100.00

RESPONSIBLE PARTIES LIST

Subject Property: Parcel E of 38660 Contreras Rd, ANZA; Case No.: CV11-08499
APN: 573-260-012; District 3

OWNER

JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

BENEFICIARY

Wells Fargo Bank, N.A.
101 North Phillips Ave
Sioux Falls, SD 57104

TRUSTOR

Roger Schaub & Renee Schaub
10930 Groverdale Drive
Whittier, CA 90603

BENEFICIARY

C.L.G., Inc.
PO Drawer M
Anza, CA 92306

OWNER

JACQUELINE D DOWNER
PO Box 1533
Fallbrook, CA 92028

LIENHOLDER

Wells Fargo Home Mortgage, Inc.
PO Box 5137
Des Moines, IA 50306-5137

PROOF OF SERVICE

Case No. CV11-08499

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)**

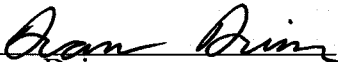
XX **BY FIRST CLASS MAIL.** I am "readily familiar" with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Riverside, California, in the ordinary 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**

Juan C. Perez
Interim Director

January 3, 2013

**NOTICE OF HEARING
RE: DEMAND FOR PAYMENT
STATEMENT OF ABATEMENT COSTS
NOTICE OF SPECIAL TAX ASSESSMENT**

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

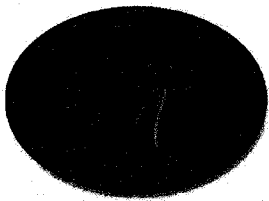
**Subject Property: Parcel E of 38660 Contreras Rd, ANZA
Case No.: CV11-08499; DOWNER
APN: 573-260-012**

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Administrative Hearing Officer on **Thursday, January 24, 2013, at 1:00 PM**, at 4080 Lemon Street, 12th Floor, Riverside, California. At such 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.

If you have any objections to the Demand for Payment previously sent to you, you must address your objections to the Administrative Hearing Officer at the hearing. If you have any questions about the Demand for Payment, please contact Administrative Services at (951) 955-2004. In the event the total amount due is not paid to the DEPARTMENT prior to the Hearing, the DEPARTMENT shall seek an order from the Administrative Hearing Officer 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 Administrative Hearing Officer for their final consideration and deliberation of this matter.


Senior Officer Regina Keyes



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

RESPONSIBLE PARTIES

January 3, 2013

OWNER
JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

BENEFICIARY
Wells Fargo Bank, N.A.
101 North Phillips Ave
Sioux Falls, SD 57104



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

PROOF OF SERVICE

Case No. CV1108499

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 January 3, 2013, I served the following document(s):

**NOTICE OF HEARING RE: DEMAND FOR PAYMENT
STATEMENT OF ABATEMENT COSTS
NOTICE OF SPECIAL TAX ASSESSMENT**

RESPONSIBLE PARTIES

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

JACQUELINE D DOWNER P O BOX 390521, ANZA, CA 92539
Wells Fargo Bank, N.A. 101 North Phillips Ave, Sioux Falls, SD 57104

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.

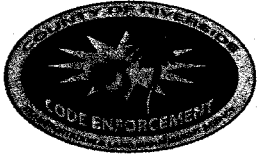
XX **STATE.** I declare under the penalty of perjury under the laws of the State of California that the above is true and correct.

EXECUTED ON January 3, 2013, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Dean Deines, Code Enforcement Aide

EXHIBIT “B”



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Date: 8/27/2012

Property Reference/Mailing Address
573260012 JACQUELINE D DOWNER P O BOX 390521 ANZA CA. 92539

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
01/02/2006	Balance forward		0.00
	CV1108499-		
01/20/2012	PMT #CDBG FY12Q3. 210692	-43.60	-43.60
02/07/2012	PMT #CDBG FY12Q3. 210692	-43.60	-87.20
04/19/2012	PMT #CDBG FY12Q4. 210692	-43.60	-130.80
08/27/2012	INV #105178.	410.40	279.60
	CV1108499:A44379-		
03/21/2012	INV #A44379. A44379	500.00	779.60
	CV1108499:A45916-		
02/07/2012	INV #A45916. A45916	100.00	879.60
	CV1108499:A46061-		
03/01/2012	INV #A46061. A46061	200.00	1,079.60
		Total Now Due	\$1,079.60

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.

Mark D. Mander

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

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Date	Invoice #
8/27/2012	105178

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Case Number	District	Class
CV1108499	3	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
1/20/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
2/7/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
4/19/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
8/27/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			195.80
8/27/2012	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
8/27/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$410.40

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.

Payments/Credits	\$-130.80
Total Now Due	\$279.60

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.

Mah D Mander



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
 JACQUELINE D DOWNER
 P O BOX 390521
 ANZA CA. 92539

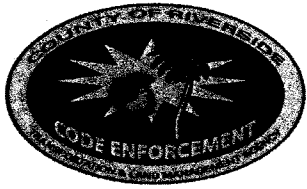
Citation Issue Date	Billing Date
3/21/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A44379	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A44379--CV1108499	1	500.00	500.00

Subtotal	\$500.00
Payments/Credits	\$0.00
Total	\$500.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
 JACQUELINE D DOWNER
 P O BOX 390521
 ANZA CA. 92539

Citation Issue Date	Billing Date
3/1/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A46061	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A46061--CV1108499	1	200.00	200.00

Subtotal	\$200.00
Payments/Credits	\$0.00
Total	\$200.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Citation Issue Date	Billing Date
2/7/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A45916	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A45916--CV1108499	1	100.00	100.00

Subtotal	\$100.00
Payments/Credits	\$0.00
Total	\$100.00

[Back to Main Page](#)

General Information

Citation	A44379	Date	03/21/12	Time	10:49 AM
Amt Owing this Citation:	\$500.00	This Person:	\$800.00	This Plate:	
Issuing Agency:	Riverside County Administrative		Dept:	Code Enforcement	
Status:	OPEN: Noticed				
Number:	3 of 3				

Responsible Party Information

Name:	JACQUELINE D DOWNER
Address:	P O BOX 390521
City/State/Zip:	ANZA, CA 92539

Citation Information

Location:	Parcel E of 38660 Contreras Rd	Case:	CV-1108499	Badge #:	BRPOLLAR
Comments:					

Violation Information

Code	Description	Amount
81.20.010	ACCUMULATED RUBBISH	500.00

Fee History

Payment History

Notice History

Number	Notice Date	Due Date	Description	Amount
112312054	04/24/12	.	1st Notice Sent	500.00
112423712	05/25/12	.	2nd Notice Sent	500.00
112504951	06/26/12	.	3rd Notice Sent	500.00

Appeal History

Responsible Party History

Date	Name & Address
03/26/12	JACQUELINE D DOWNER, P O BOX 390521, ANZA, CA, 92539

Citation History			
Date	Transaction	Rep Name	Description
3/26/2012	New Citation Added	J Franco	.
4/23/2012	Notice sent	T FEES	Inserted during Extract Commit
4/24/2012	User Inquiry	M Sotelo	JACQUELINE D DOWNER:Called in to let us know that they were going to dismiss some of these cites. I advised her that we havnt been notified. I advised her to contact the agency. 2:34
5/24/2012	Notice sent	R Benavente	Inserted during Extract Commit
6/25/2012	FTB Notice sent	R Benavente	Inserted during Extract Commit for FTB Notice
7/3/2012	SSN Miss	H Akolawala	SSN NO HIT

[Home](#) | [FAQ](#)

[Back to Main Page](#)

General Information

Citation	A46061	Date	03/01/12	Time	10:59 AM
Amt Owing this Citation:	\$200.00	This Person:	\$800.00	This Plate:	
Issuing Agency:	Riverside County Administrative		Dept:	Code Enforcement	
Status:	OPEN: Noticed				
Number:	2 of 3				

Responsible Party Information

Name:	JACQUELINE D DOWNER
Address:	P O BOX 390521
City/State/Zip:	ANZA, CA 92539

Citation Information

Location:	Parcel E of 38660 Contreras Rd	Case:	CV-1108499	Badge #:	BRPOLLAR
Comments:					

Violation Information

Code	Description	Amount
81.20.010	REMOVE ALL RUBBISH	200.00

Fee History

Payment History

Notice History

Number	Notice Date	Due Date	Description	Amount
112257133	04/03/12	.	1st Notice Sent	200.00
112338651	05/04/12	.	2nd Notice Sent	200.00
112450384	06/05/12	.	3rd Notice Sent	200.00

Appeal History

Responsible Party History

Date	Name & Address
03/02/12	JACQUELINE D DOWNER, P O BOX 390521, ANZA, CA, 92539

Citation History			
Date	Transaction	Rep Name	Description
3/2/2012	New Citation Added	J Franco	.
4/2/2012	Notice sent	T FEES	Inserted during Extract Commit
4/24/2012	User Inquiry	M Sotelo	JACQUELINE D DOWNER:Called in to let us know that they were going to dismiss some of these cites. I advised her that we havnt been notified. I advised her to contact the agency. 2:34
5/3/2012	Notice sent	T FEES	Inserted during Extract Commit
6/4/2012	FTB Notice sent	KK Singh	Inserted during Extract Commit for FTB Notice
7/3/2012	SSN Miss	H Akolawala	SSN NO HIT

[Home](#) | [FAQ](#)

[Back to Main Page](#)

General Information

Citation	A45916	Date	02/07/12	Time	11:06 AM
Amt Owing this Citation:	\$100.00	This Person:	\$800.00	This Plate:	
Issuing Agency:	Riverside County Administrative	Dept:	Code Enforcement		
Status:	OPEN: Noticed				
Number:	1 of 3				

Responsible Party Information

Name:	JACQUELINE D DOWNER
Address:	P O BOX 390521
City/State/Zip:	ANZA, CA 92539

Citation Information

Location:	Parcel E of 38660 Contreras Rd	Case:	CV-1108499	Badge #:	BRPOLLAR
Comments:					

Violation Information

Code	Description	Amount
81.20.010	REMOVE ALL RUBISH	100.00

Fee History

Payment History

Notice History

Number	Notice Date	Due Date	Description	Amount
112201379	03/13/12	.	1st Notice Sent	100.00
112286663	04/13/12	.	2nd Notice Sent	100.00
112363689	05/15/12	.	3rd Notice Sent	100.00

Appeal History

Responsible Party History

Date	Name & Address
02/10/12	JACQUELINE D DOWNER, P O BOX 390521, ANZA, CA, 92539

Citation History			
Date	Transaction	Rep Name	Description
2/10/2012	New Citation Added	J Franco	.
3/12/2012	Notice sent	T FEES	Inserted during Extract Commit
4/12/2012	Notice sent	T FEES	Inserted during Extract Commit
4/24/2012	User Inquiry	M Sotelo	JACQUELINE D DOWNER:Called in to let us know that they were going to dismiss some of these cites. I advised her that we havnt been notified. I advised her to contact the agency. 2:34
5/14/2012	FTB Notice sent	T FEES	Inserted during Extract Commit for FTB Notice
7/3/2012	SSN Requested	H Akolawala	Inserted during Extract Commit for SSN REQUEST
7/3/2012	SSN Miss	H Akolawala	SSN NO HIT

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INVOICE

Order Number: 28085

Order Date: 12/19/2012

Customer Information:

Acct No. 1044

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

Attn: Brent Steele
REF: CV11-08499 / Dean V. Deines Jr.
IN RE: DOWNER, JACQUELINE D

Product and/or Service ordered for Property known as:

**38660 Contreras Road
Anza, CA 92539**

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

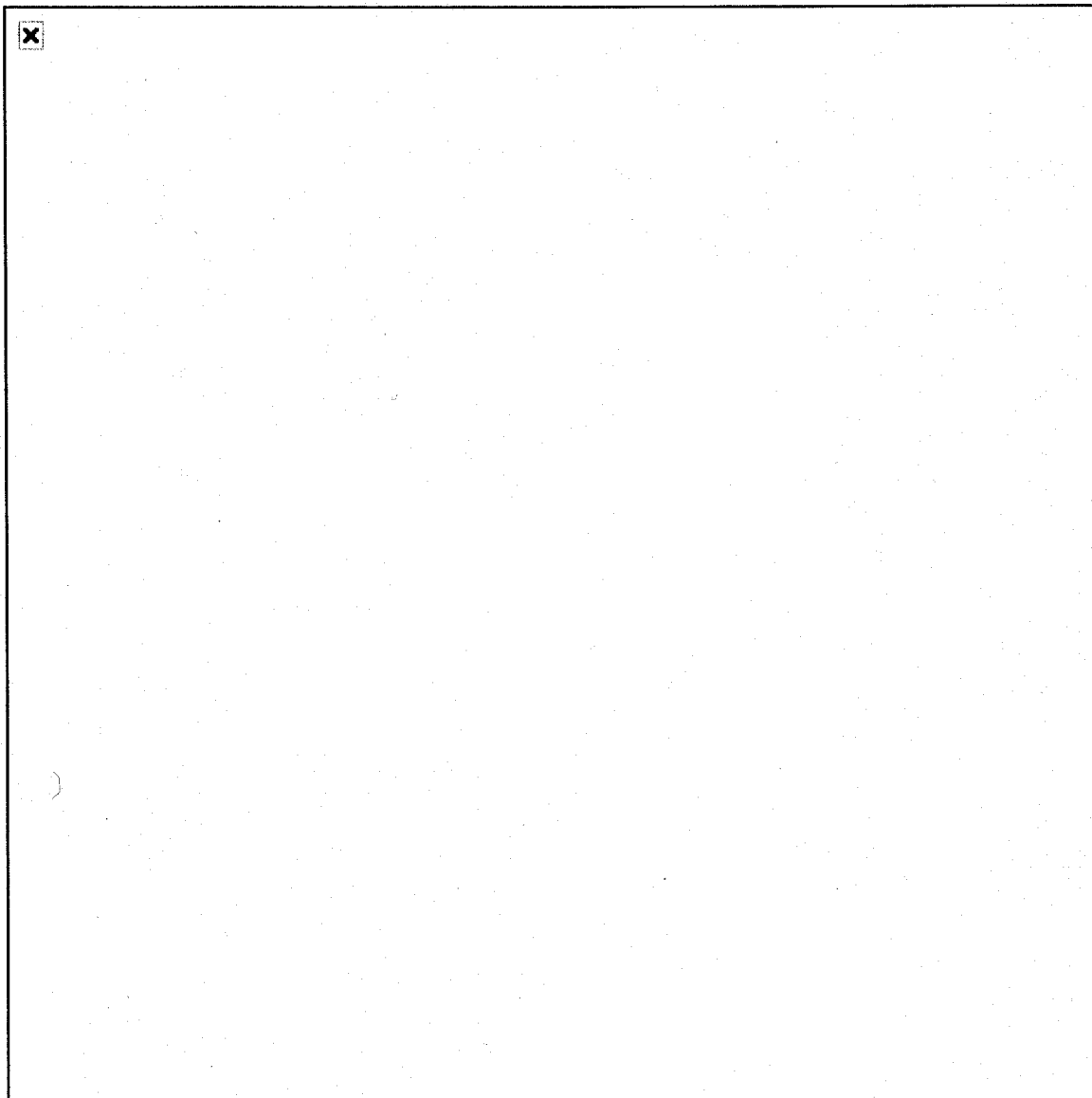
EXHIBIT “C”

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

Assessment #573260012-2		Parcel # 573260012-2	
Assessee:	DOWNER JACQUELINE D	Land	88,901
Mail Address:	P O BOX 390521	Structure	63,343
City, State Zip:	ANZA, CA 92539	Full Value	152,244
Real Property Use Code:	YS	Homeowners' Exemption	7,000
Base Year	1992	Total Net	145,244
Conveyance Number:	0213088		
Conveyance (mm/yy):	6/1990		
PUI:	Y010000		
TRA:	71-064		
Taxability Code:	0-00		
Assessment Description:	1991 FLEETWOOD SANDALWOOD		
ID Data:	Lot 7 MB 138/060 TR 18226		

[View Parcel Map](#)

RIVERSIDE COUNTY GIS



Selected parcel(s):
573-260-012

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

573-260-012-2

OWNER NAME / ADDRESS

JACQUELINE D DOWNER
ADDRESS NOT AVAILABLE

MAILING ADDRESS

(SEE OWNER)
P O BOX 390521
ANZA CA. 92539

LEGAL DESCRIPTION

RECORDED BOOK/PAGE: MB 138/60
SUBDIVISION NAME: TR 18226
LOT/PARCEL: 7, BLOCK: NOT AVAILABLE
TRACT NUMBER: 18226

LOT SIZE

RECORDED LOT SIZE IS 4.49 ACRES

PROPERTY CHARACTERISTICS

NO PROPERTY DESCRIPTION AVAILABLE

THOMAS BROS. MAPS PAGE/GRID

PAGE: 934 GRID: J3, J4

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

T7SR3E SEC 16

ELEVATION RANGE

3972/3988 FEET

PREVIOUS APN

573-260-005

PLANNING

LAND USE DESIGNATIONS

RC-EDR

SANTA ROSA ESCARPMENT BOUNDARY

NOT IN THE SANTA ROSA ESCARPMENT BOUNDARY

AREA PLAN (RCIP)

REMAP

GENERAL PLAN POLICY OVERLAYS

RURAL VILLAGE

GENERAL PLAN POLICY AREAS

NONE

ZONING CLASSIFICATIONS (ORD. 348)

R-A-5 (CZ 4717)

ZONING DISTRICTS AND ZONING AREAS

ANZA AREA

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
NOT IN A CELL GROUP

WRMSHCP CELL NUMBER
NOT IN A CELL

HANS/ERP (HABITAT ACQUISITION AND NEGOTIATION STRATEGY/EXPEDITED REVIEW PROCESS)
NONE

VEGETATION (2005)
GRASSLAND

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)
NOT WITHIN THE WESTERN TUMF FEE AREA

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

TRANSPORTATION

CIRCULATION ELEMENT ULTIMATE RIGHT-OF-WAY
NOT IN A CIRCULATION ELEMENT RIGHT-OF-WAY

162A

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**
SANTA MARGARITA

GEOLOGIC

FAULT ZONE
NOT IN A FAULT ZONE**FAULTS**
NOT WITHIN A 1/2 MILE OF A FAULT**LIQUEFACTION POTENTIAL**
HIGH**SUBSIDENCE**
SUSCEPTIBLE**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**
ANZA**COUNTY SERVICE AREA**
NOT IN A COUNTY SERVICE AREA.**LIGHTING (ORD. 655)**
ZONE B, 17.87 MILES FROM MT. PALOMAR OBSERVATORY**2000 CENSUS TRACT**
044402**FARMLAND**
LOCAL IMPORTANCE**TAX RATE AREAS**
071064
•COUNTY FREE LIBRARY
•COUNTY STRUCTURE FIRE PROTECTION
•COUNTY WASTE RESOURCE MGMT DIST
•CSA 152
•CSA 153
•ELS MURRIETA ANZA RESOURCE CONS
•FLOOD CONTROL ADMINISTRATION

- FLOOD CONTROL ZONE 7
- GENERAL
- GENERAL PURPOSE
- HEMET UNIFIED SCHOOL
- MT SAN JACINTO JUNIOR COLLEGE
- RIV CO REG PARK & OPEN SPACE
- RIV. CO. OFFICE OF EDUCATION
- VALLEY HEALTH SYSTEM HOSP DIST

SPECIAL NOTES

NO SPECIAL NOTES

CODE COMPLAINTS

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

REPORT PRINTED ON...Fri Aug 24 20:18:36 2012
Version 120712

C.O.R.E. - County of Riverside Enforcement

Request Log

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Welcome **Mark**
[\[Sign Out, My Account, Help\]](#)

View: All Requests & Code Enforcement


Quick find:

Go

Show: [Open Only](#) | [Open & Closed](#)

Advanced Find

Request #	Topic	Status	Date Entered	Expected Close	Assigned To	Request By
CV-1108499	Abatement Parcel E of 38660 Contreras Rd , ANZA, APN 573-260-012 (\$800.00 Fees Due)	Closed - Field	12/07/2011	04/11/2012	Pollard,B	
CV-0901348	Neighborhood Enforcement 1 PARCEL N/O 38500 CONTRERAS , Anza, APN 573-260-012	Closed	02/26/2009		Pollard,B	SOAC processed 100 #1,636.37 ✓
CV-0901347	Vehicle Abatement , APN 573-260-012	Closed-Verified Non-billable	02/26/2009		Ryder,R	SOAC processed AO = \$ 28.10 ✓
CV-078226	Neighborhood Enforcement 1 PARCEL N/O 38500 CONTRERAS , ANZA, APN 573-260-012 (\$100.00 Fees Due)	Closed	10/01/2007		Pollard,B	SOAC processed for \$ 350.30 ✓
CV-078222	Vehicle Abatement , APN 573-260-012	Closed-Verified Non-billable	10/01/2007		Ryder,R	
CV-060002	Abatement 1 PARCEL N/O 38500 CONTRERAS , ANZA, APN 573-260-012	Closed	01/03/2006		Pollard,B	SOAC processed 100 \$229.40 ✓

 © 2004-2012 Government Outreach, Inc.

Prior SOAC
 \$ 2,916.08
 Hearing reduced to:
 \$ 250.00
 Special Property
 Tax Assessment
 processed.

EXHIBIT “D”



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

Lot Book Report

Order Number: **28085**

Customer:

RIVERSIDE COUNTY TLMA-CODE ENFORCEMENT

4080 Lemon Street

Riverside CA 92501

Attn: Brent Steele

Reference: CV11-08499 / Dean V. Deines Jr.

IN RE: DOWNER, JACQUELINE D

Order Date: 12/19/2012

Dated as of: 12/10/2012

County Name: Riverside

FEE(s):

Report: \$120.00

Property Address: 38660 Contreras Road

Anza CA 92539

Assessor's Parcel No. : 573-260-012-2

Assessments:

Land Value:	\$88,901.00
Improvement Value:	\$63,343.00
Exemption Value:	\$7,000.00
Total Value:	\$145,244.00

Tax Information

Property Taxes for the Fiscal Year	2012-2013
First Installment	\$2,067.17
Penalty	\$0.00
Status	PAID
Second Installment	\$2,067.17
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: 28085
Reference: CV11-08499 / Dea

Property Vesting

The last recorded document transferring title of said property

Dated	03/13/1990
Recorded	06/11/1990
Document No.	213088
D.T.T.	\$51.70
Grantor	Roger Schaub and Renee Schaub, husband and wife
Grantee	Jacqueline D. Downer, a widow

Deeds of Trust

Position No.	1st
A Deed of Trust Dated	06/20/1988
Recorded	07/12/1988
Document No.	192522
Amount	\$31,590.00
Trustor	Roger Schaub and Renee Schaub
Trustee	First American Title Insurance Company, a California corporation
Beneficiary	C. L. G., Inc.

Position No.	2nd
A Deed of Trust Dated	12/01/2001
Recorded	01/16/2002
Document No.	2002-028235
Amount	\$41,750.00
Trustor	Jacqueline D. Downer, a single person
Trustee	Fidelity National Title Ins Co
Beneficiary	Wells Fargo Home Mortgage, Inc.



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

Order Number: 28085

Reference: CV11-08499 / Dea

Additional Information

A Notice of Administrative Proceedings by the	County of Riverside Department of Code Enforcement
City of	Anza
County of	Riverside
Recorded	03/16/2012
Document No.	2012-0124231
A Notice of Lien Recorded	05/30/2012
Document No.	2012-0246311
Amount	\$2,500.00
Owner	Jacquiline D. Downer
Claimant	County of Riverside Department of Code Enforcement

Legal Description

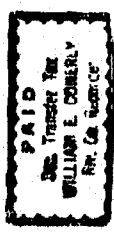
THE LAND REFERRED TO IN THIS REPORT IS LOCATED IN AND IS DESCRIBED AS FOLLOWS:

LOT 7 OF TRACT NO. 18226 AS SHOWN BY MAP ON FILE IN BOOK 138, PAGES 60 THROUGH 69, INCLUSIVE, OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

RECORDING REQUESTED BY
COURTESY ESCROW SERVICE

AND WHEN RECORDED MAIL THIS DEED AND,
UNLESS OTHERWISE SHOWN BELOW, MAIL TAX
STATEMENTS TO:

JACQUELINE D. DOWNER
P.O. BOX 1533
FALL BROOK, CA 92028



RECEIVED FOR RECORD
AT 8:30 O'CLOCK A.M.
At Request of
FIRST AMERICAN TITLE COMPANY
OF RIVERSIDE

JUN 11 1990

Records Office
of Recorder of Riverside
William E. Conerly
Recorder

ESCROW NO. 1031-31-179-1-PLH
TITLE ORDER NO. 1866982

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

The undersigned grantor(s) declare(s):
Documentary transfer tax is \$ 51.70 APN.
() computed on full value of property conveyed, or
(X) computed on full value less value of liens and encumbrances remaining at time of sale
(X) Unincorporated area: () City of , and

By this instrument dated THIRTEENTH DAY OF MARCH, 1990 , for a valuable consideration
ROGER SCHAUB AND RENEE SCHAUB, HUSBAND AND WIFE

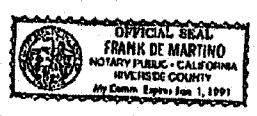
hereby GRANTS to
JACQUELINE D. DOWNER, A WIDOW

the following described real property in the UNINCORPORATED AREA OF THE
County of RIVERSIDE, State of California
LOT 7 OF TRACT 18226 AS SHOWN BY MAP ON FILE IN BOOK 138, PAGES 60-69 INCLUSIVE
OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.
APN: 373-260-012

STATE OF CALIFORNIA,
COUNTY OF RIVERSIDE
On MARCH 18-1990 before me
the undersigned, a Notary Public in and for said County and State,
personally appeared
ROGER SCHAUB AND
RENEE SCHAUB

Roger Schaub
ROGER SCHAUB
Renee Schaub
RENEE SCHAUB

proved to me on the basis of satisfactory evidence to be the person(s)
whose name(s) is/are subscribed in the within instrument, and
acknowledged to me that he/she they executed the same.
WITNESS my hand and official seal
Frank De Martino



MAIL TAX STATEMENTS TO PARTY SHOWN ON FOLLOWING LINE. IF NO PARTY IS SHOWN, MAIL AS DIRECTED ABOVE.

1866982-2

2000000000

June 11, 1990

Order No. 1701507
Escrow No. 2608
Loan No.

192522

WHEN RECORDED MAIL TO:

C.L.G., INC.
P.O. Drawer M
Anza, CA 92306

RECEIVED FOR RECORD
AT 2:00 O'CLOCK P.M.

JUL 12 1988

Walter E. Schaub
Recorder

APN #573-260-012-2

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(SHORT FORM)

This DEED OF TRUST, made June 20, 1988

ROGER SCHAUB and RENEE SCHAUB

herein called TRUSTOR,

whose address is 10930 Groverdale Drive, Whittier, CA 90603
(Number and Street) (City) (State)

FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called TRUSTEE, and
C.L.G., Inc.

WITNESSETH: That Trustor grants to Trustee in Trust, with Power of Sale, that property in the County of Riverside, State of California, described as:

Lot 7 of Tract No. 18226 as shown by map on file in Book 138,
Pages 60 through 69, inclusive, of Maps, Records of Riverside
County, California.

Together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.
For the purpose of securing (1) payment of the sum of \$ 31,590.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and interest thereon, and (2) the performance of each agreement of Trustor incorporated by reference or contained herein (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.
To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fiduciary deed of trust recorded in Orange County August 17, 1984, and in all other counties August 18, 1984, in this book and at the page of Official Records in the office of the county recorder of the county where said property is located, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE
Alameda	1288	354	Kings	358	712	Flaker	1028	379	Shasta	38	127
Alpine	3	130-31	Santa	437	110	Fumas	166	130/	Shiyou	506	742
Amador	133	438	Lassen	192	367	Riverside	3778	347	Solano	1287	421
Buena	1938	519	Los Angeles	T-3878	874	Sacramento	5039	124	Sonoma	2047	427
Calaveras	185	338	Madera	911	136	San Benito	300	403	Stanislaus	1970	56
Calusa	323	391	Marin	1849	122	San Bernardino	6213	768	Sutter	633	585
Contra Costa	4884	1	Mariposa	90	433	San Francisco	A-894	576	Tehama	437	183
Dal Norte	101	549	Mercedino	647	99	San Joaquin	2855	283	Tehama	188	593
El Dorado	704	635	Merced	1847	702	San Luis Obispo	1211	197	Tulare	2538	188
Fresno	5032	623	Modoc	191	83	San Mateo	4778	175	Tuolumne	177	140
Glenn	489	76	Mono	69	302	Santa Barbara	2043	881	Ventura	2467	237
Humboldt	801	83	Monterey	357	238	Santa Clara	6624	664	Yale	749	16
Imperial	1189	701	Napa	704	742	Santa Cruz	1628	607	Yuba	398	493
Inyo	183	672	Nevada	382	94	Shasta	800	633			
Kern	3736	690	Orange	7182	18	San Diego	SERIES B Book 1984, Page 145774				

shall here to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivisions A and B, identical in all counties, and printed on the reverse side hereof are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligations secured hereby, provided the charge therefor does not exceed the maximum allowed by law.

The undersigned Trustor, requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinafter set forth.

STATE OF CALIFORNIA
COUNTY OF RIVERSIDE
On this 20th day of July 1988

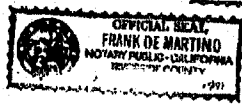
Signature of Trustor
Roger Schaub
ROGER SCHAUB

Renee Schaub
RENEE SCHAUB

before me, the undersigned, a Notary Public in and for said State, personally appeared Roger Schaub and Renee Schaub

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.

WITNESS my hand and official seal.
Signature Frank De Martino



1188

July 12, 1988

Photographed by TICOR

192522

1701507-11

Recording Requested By:
WELLS FARGO HOME MORTGAGE, INC.



When recorded return to:
Custom Recording Solutions
2550 North Red Hill Ave.
Santa Ana, Ca. 92705
(800) 756-3524 x5011

321233

Prepared By:
WELLS FARGO HOME MORTGAGE, INC.

9021 MERIDIAN WAY, , WEST
CHESTER, OH 450690000 [Space Above This L.

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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 **DECEMBER, 01 2001** together with all Riders to this document.
- (B) "Borrower" is **JACQUELINE D DOWNER, A SINGLE PERSON**

Borrower is the trustor under this Security Instrument.
(C) "Lender" is **WELLS FARGO HOME MORTGAGE, INC.**

Lender is a **CORPORATION**
organized and existing under the laws of **THE STATE OF CALIFORNIA**
9650775

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Initials: *JDD*

VMP MORTGAGE FORMS - (800)521-7291



Lender's address is P.O. BOX 5137, DES MOINES, IA 503065137

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is FIDELITY NATIONAL TITLE INS CO
2100 S.E. MAIN, SUITE 400, IRVINE, CA 92714

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 01, 2001

The Note states that Borrower owes Lender FORTY ONE THOUSAND SEVEN HUNDRED FIFTY AND 00/100 Dollars

(U.S. \$*****41,750.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 01, 2031

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "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.

(H) "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]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(I) "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.

(J) "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.

(K) "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.

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

(M) "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.

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

(O) "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.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 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

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "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

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 RIVERSIDE :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

****SEE ATTACHED**

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, INC., P.O. BOX 5137, DES MOINES, IA 503065137

Parcel ID Number:

38500 CONTRERAS ROAD

ANZA

("Property Address"):

which currently has the address of

[Street]

[City], California 92539

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

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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.

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.

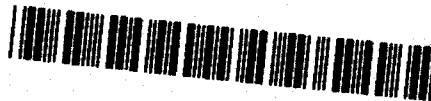
In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall 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

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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

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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 non-refundable 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

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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

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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 spilling, 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.

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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.

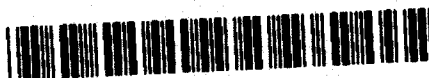
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ (Seal)
JACQUELINE D DOWNER -Borrower

_____ (Seal)
-Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower



State of California
County of *RIVERSIDE*

} ss.

On *12-10-01*

before me, *LORRAINE AIKEN*

personally appeared

JACQUELINE D DOWNER

, 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.

[Handwritten Signature]

(Seal)



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Initials: *[Signature]*

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LEGAL DESCRIPTION OF PROPERTY

Borrower Name: JACQUELINE D DOWNER
Property Address: 38500 CONTRERAS ROAD
ANZA, CA 92539

Loan Number: 9650775
Date: 12/01/01

Property Description:

THE FOLLOWING DESCRIBED REAL PROPERTY IN THE UNINCORPORATED AREA
FO THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA LOT 7 OF
TRACT 18226 AS SHOWN BY MAP ON FILE IN BOOK 138, PAGES 60-69
INCLUSIVE OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

 4034 (9901).01

VMP MORTGAGE FORMS - (800)521-7291

1/99



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01/16/2002 08:00A
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When recorded please mail to:
 Riverside County Code Enforcement Department
 (District 3 Office)
 39493 Los Alamos Rd., Suite A
 Murrieta, Ca 92563
 Mail Stop No. 5155

DOC # 2012-0124231

03/16/2012 02:06P Fee:NC

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Recorded in Official Records
 County of Riverside

Larry W. Hard

Assessor, County Clerk & Recorder



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NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public nuisance or other code violation(s) on Property of)

Case No.: CV11-08499

JACQUELINE D. DOWNER)



And DOES I through X, owners

NOTICE IS HEREBY GIVEN to all persons, pursuant to Section 14 of Ordinance Number 725 of the County of Riverside, State of California, that administrative proceedings have been commenced with respect to the structure or land located upon the following described real property in the County of Riverside:

ADDRESS: Parcel East of 38660 Contreras Road, Anza, CA

PARCEL #: 573-260-012

LEGAL DESCRIPTION: 4.49 ACRES IN LOT 7 MB 138/060 TR 18226

VIOLATIONS: RCO 541- RCC Title 8.120.010- Accumulated Rubbish

that such proceedings are based upon the noncompliance of such structure or land with the requirements of Ordinances (Riverside County Codes) listed above that every owner of said real property waives his right to hearing on such proceedings unless he makes a proper request in the form and within the time prescribed by the Code cited; and that failure to comply with the lawful orders of the Code Enforcement Director and/or authorized agents of the County of Riverside heretofore and hereafter issued relative to the above matter may result in demolition of the offending structure, abatement of the public nuisance or other available legal remedies and assessment of the costs, expenses, and administrative costs thereof to the property heretofore described as a tax and special assessment lien on such property; that any purchaser, his heirs, or assigns acquiring said property subsequent to the recording of the Notice with the County Recorder shall have such interest subject and subordinate to said tax and assessment lien.

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 CODE ENFORCEMENT

Dated: March 5, 2012

By:
 Hector Viray, Code Enforcement Department

ACKNOWLEDGEMENT

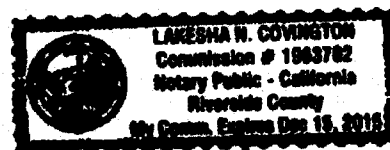
State of California)
 County of Riverside)

On 3/7/2012 before me, LaKesha N. Covington, Notary Public, personally appeared Hector Viray 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

Commission # 1963782 Comm. Expires December 15, 2015



County of Riverside
 Code Enforcement: Administration
 4080 Lemon St., 12th floor
 Riverside, CA. 92501
 ATTN: Melissa Robles

When recorded please mail to:
 Mail Stop# 1012

DOC # 2012-0246311

05/30/2012 09:17A Fee:NC

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Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



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NOTICE OF LIEN

NOTICE IS HEREBY GIVEN THAT THE PROPERTY DESCRIBED AS:

APN: 573-260-012
OWNER OF RECORD: JACQUELINE D DOWNER
SITUS ADDRESS: 1 PARCEL N/O 38500 CONTRERAS, ANZA CA
LEGAL DESCRIPTION: 4.49 ACRES IN LOT 7 MB 138/060 TR 18226

Case No.	Violation Description	Ordinance No. (RCC Code)
CV06-0002	Accumulated Rubbish	541 (RCC Chapter 8.120).
CV07-8226	Occupied Recreational Vehicle	348 (RCC Title 17)
CV09-01348	Accumulated Rubbish	541 (RCC Chapter 8.120)

Pursuant to the Ordinance Nos. listed above and ordinance 725 (RCC Chapter 1.16) of the County of Riverside, State of California and Section 25845 of the California Government Code, proceedings have been completed based upon the noncompliance of the subject property with respect to the removal of violations described above; and that the abatement costs incurred by the County, including, but not limited to actual abatement costs, administrative costs and related fines and penalties have become a lien on said property.

The actions taken to abate the subject condition were as follows: Multiple site visits were conducted and an Administrative Citation was issued regarding the violations. Subsequently, the property was brought into compliance.

On April 5, 2012, the County Hearing Officer conducted a hearing and determined the reasonable costs of abatement to be **\$2500.00**. The County Hearing Officer also ordered that a lien be imposed on the above-described real property for the abatement costs, and recorded with the Riverside County Recorder's Office.

COUNTY OF RIVERSIDE
 DEPARTMENT OF CODE ENFORCEMENT

By: Carol Lynn Anderson
 Carol Lynn Anderson
 Code Enforcement Administration

ACKNOWLEDGMENT

State of California)
 County of Riverside) SS.

On 5-22-12 before me, Angela Renee Sarmiento, Notary Public, personally appeared Carol Lynn Anderson 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 Angela Renee Sarmiento (Seal of Notary)

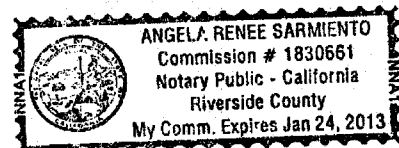
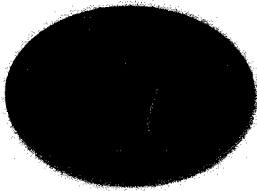


EXHIBIT “E”



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

November 29, 2012

JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

Subject Property: Parcel E of 38660 Contreras Rd, ANZA
Case No(s): CV11-08499
APN No(s): 573-260-012

Dear Jacqueline D Downer:

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 Accumulated Rubbish, Construction Without Permit, Unpermitted Occupancy, Second unit without permit located on your real property commonly described as Parcel E of 38660 Contreras Rd, ANZA, and more particularly described as Assessor's Parcel Number 573-260-012.

The total amount due for the DEPARTMENT'S actions concerning the above-described dangerous or injurious condition is **One Thousand Seventy Nine Dollars and Sixty Cents (\$1,079.60)**.

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.

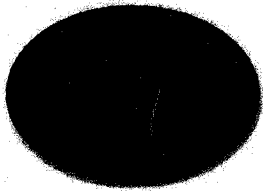
YOU HAVE A RIGHT TO A HEARING ON THIS MATTER BEFORE THE RIVERSIDE COUNTY BOARD OF SUPERVISORS OR AN ADMINISTRATIVE HEARING OFFICER. You have the right to contest the abatement costs and special assessment against the subject property. If you choose to exercise your right to a public hearing before the 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**

JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

Subject Property: Parcel E of 38660 Contreras Rd, ANZA
Case No(s): CV11-08499
APN No(s): 573-260-012

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: _____
(Please SIGN your name here)

Date: _____

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

Date: 8/27/2012

Property Reference/Mailing Address
573260012 JACQUELINE D DOWNER P O BOX 390521 ANZA CA. 92539

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
01/02/2006	Balance forward		0.00
	CV1108499-		
01/20/2012	PMT #CDBG FY12Q3. 210692	-43.60	-43.60
02/07/2012	PMT #CDBG FY12Q3. 210692	-43.60	-87.20
04/19/2012	PMT #CDBG FY12Q4. 210692	-43.60	-130.80
08/27/2012	INV #105178.	410.40	279.60
	CV1108499:A44379-		
03/21/2012	INV #A44379. A44379	500.00	779.60
	CV1108499:A45916-		
02/07/2012	INV #A45916. A45916	100.00	879.60
	CV1108499:A46061-		
03/01/2012	INV #A46061. A46061	200.00	1,079.60
		Total Now Due	\$1,079.60

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.

Mark D. ...

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

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Date	Invoice #
8/27/2012	105178

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Case Number	District	Class
CV1108499	3	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
1/20/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
2/7/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
4/19/2012	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
8/27/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			195.80
8/27/2012	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
8/27/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30

Subtotal \$410.40

Payments/Credits \$-130.80

Total Now Due \$279.60

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.

Mah D Mander

Code Enforcement Department



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
JACQUELINE D DOWNER
P O BOX 390521
ANZA CA. 92539

Citation Issue Date	Billing Date
3/21/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A44379	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A44379--CV1108499	1	500.00	500.00

Subtotal	\$500.00
Payments/Credits	\$0.00
Total	\$500.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
 JACQUELINE D DOWNER
 P O BOX 390521
 ANZA CA. 92539

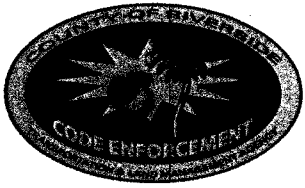
Citation Issue Date	Billing Date
3/1/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A46061	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A46061--CV1108499	1	200.00	200.00

Subtotal	\$200.00
Payments/Credits	\$0.00
Total	\$200.00



County of Riverside Code Enforcement Department

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

Administrative Citation

573260012
 JACQUELINE D DOWNER
 P O BOX 390521
 ANZA CA. 92539

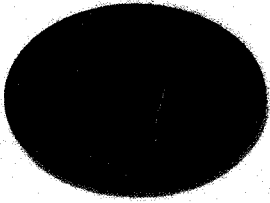
Citation Issue Date	Billing Date
2/7/2012	8/27/2012

Property Address
573260012 JACQUELINE D DOWNER 1 Parcel E/O 38660 CONTERAS RD ANZA, CA 92539

Citation Number	District	Class
A45916	3	SOAC

Item	Description	Hours/Qty	Rate	Amount
Administrative Citations	A45916--CV1108499	1	100.00	100.00

Subtotal	\$100.00
Payments/Credits	\$0.00
Total	\$100.00



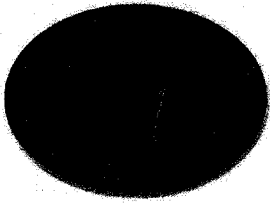
**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

RESPONSIBLE PARTIES

December 4, 2012

OWNER
JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

BENEFICIARY
Wells Fargo Bank, N.A.
101 North Phillips Ave
Sioux Falls, SD 57104



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

PROOF OF SERVICE

Case No. CV1108499

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 4, 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:

JACQUELINE D DOWNER P O BOX 390521, ANZA, CA 92539
Wells Fargo Bank, N.A. 101 North Phillips Ave, Sioux Falls, SD 57104

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 4, 2012, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Dean Deines, Code Enforcement Aide



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

December 6, 2012

RE CASE NO: CV1108499

I, George Eliseo, 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 12/06/2012 at 9:45 am, I securely and conspicuously posted Notice of Hearing Re: Demand for Payment Statement of Abatement Costs Notice of Special Tax Assessment at the property described as:

Property Address: Parcel E of 38660 Contreras Rd, ANZA

Assessor's Parcel Number: 573-260-012

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

Executed on December 6, 2012 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

GEORGE ELISEO

By: George Eliseo, 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**

JACQUELINE D DOWNER
P O BOX 390521
ANZA, CA 92539

Subject Property: Parcel E of 38660 Contreras Rd, ANZA
Case No(s): CV11-08499
APN No(s): 573-260-012

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

regarding case number(s) CV11-08499

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: Po Box 390521
ANZA CA 92539

Signed: Jacqueline Downer Date: 12-13-2012
(Please SIGN your name here)

Print: Jacqueline Downer
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951-763-5703

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

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