

FORM APPROVED COUNTY COUNSEL
 BY: Patricia Munroe 9/26/13
 DATE
 Patricia Munroe
 Departmental Concurrence

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

203B



FROM: TLMA – Code Enforcement Department

SUBMITTAL DATE:
 October 1, 2013

SUBJECT: Statement of Abatement Costs [Case No. CV07-0536]
 Subject Property: 25110 Spring Street, Perris; ZAMORA
 APN: 345-040-008
 District: 5 / 1
 [\$1,413.20]

RECOMMENDED MOTION: That the Board of Supervisors:

1. assess the reasonable costs of abatement of a public nuisance (unpermitted land use – feed business and excessive outside storage) in the above-referenced matter to be **One Thousand Four Hundred Thirteen Dollars and Twenty Cents (US \$1,413.20)**;
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
 Interim Code Enforcement Official

(Continued)

FINANCIAL DATA	Current Fiscal Year	Next Fiscal Year	Total Cost	Ongoing Cost	POLICY/CONSENT (per Exec. Office)
COST	\$ N/A	\$ N/A	\$ N/A	\$ N/A	Consent <input type="checkbox"/> Policy <input type="checkbox"/>
NET COUNTY COST	\$ N/A	\$ N/A	\$ N/A	\$ N/A	Consent <input type="checkbox"/> Policy <input type="checkbox"/>

SOURCE OF FUNDS: _____
Budget Adjustment: _____
For Fiscal Year: _____

C.E.O. RECOMMENDATION: APPROVE
 BY: *Tina Grande*
 Tina Grande
 County Executive Office Signature

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Stone, Benoit and Ashley
 Nays: None
 Absent: Tavaglione
 Date: December 3, 2013
 xc: TLMA/CED

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

Prev. Agn. Ref.: _____ District: 5 / 1 Agenda Number: _____

A-30
 Positions Added
 4/5 Vote
 Change Order

9-8

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

FORM 11: Statement of Abatement Costs [Case No. CV07-0536]

Subject Property: 25110 Spring Street, Perris; ZAMORA

APN: 345-040-008

District: 5 / 1

DATE: October 1, 2013

PAGE: 2 of 2

BACKGROUND:

Summary

Government Code § 25845, Riverside County Ordinance Nos. 348 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.

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.

Impact on Citizens and Businesses

N/A

SUPPLEMENTAL:

Additional Fiscal Information

N/A

Contract History and Price Reasonableness

N/A

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

FROM: TLMA
Code Enforcement Department
SUBJECT: Statement of Abatement Costs [Case No. CV07-0536]
Subject Property: 25110 Spring Street, PERRIS; ZAMORA
APN: 345-040-008
District: 5 / 1

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

Hearing Date: October 22, 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 Tax Year 2013/2014 And Geographic Information System, 8/1/2013.....	Exhibit C
Lot Book Report and/or DataQuick.....	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**

Greg Flannery
Interim Code
Enforcement Official

September 25, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors on Tuesday, October 22, 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 unpermitted land use – feed business and excessive outside storage located on your real property commonly described as 25110 Spring Street, Perris, Riverside County, California and more particularly described as Assessor's Parcel Number 345-040-008.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Four Hundred thirteen Dollars and Twenty Cents (US \$1,413.20). 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 Code Enforcement Officers Michelle Cervantes or Stacy Baumgartner 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.

GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL



MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs

**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 10, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

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GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL


MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs

EXHIBIT “B”



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Date: 11/5/2012

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
Total Now Due			\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
3/1/2007	Officer Hours	Labor Charges - Officer Time	1	109.00	109.00
3/5/2007	Officer Hours	Labor Charges - Officer Time	1.5	109.00	163.50
5/8/2007	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
5/10/2007	Officer Hours	Labor Charges - Officer Time	0.6	109.00	65.40
6/4/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
6/5/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
8/20/2007	Officer Hours	Labor Charges - Officer Time	1.1	109.00	119.90
8/22/2007	Officer Hours	Labor Charges - Officer Time	1.7	109.00	185.30
10/31/2007	Officer Hours	Labor Charges - Officer Time	0.8	109.00	87.20
11/8/2007	Officer Hours	Labor Charges - Officer Time	0.7	109.00	76.30
11/14/2007	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
11/19/2007	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
4/18/2008	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
12/11/2008	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
4/28/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	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
10/23/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$1,413.20

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	\$0.00
Total Now Due	\$1,413.20

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.

M. J. B. III
Code Enforcement Department

EXHIBIT “C”

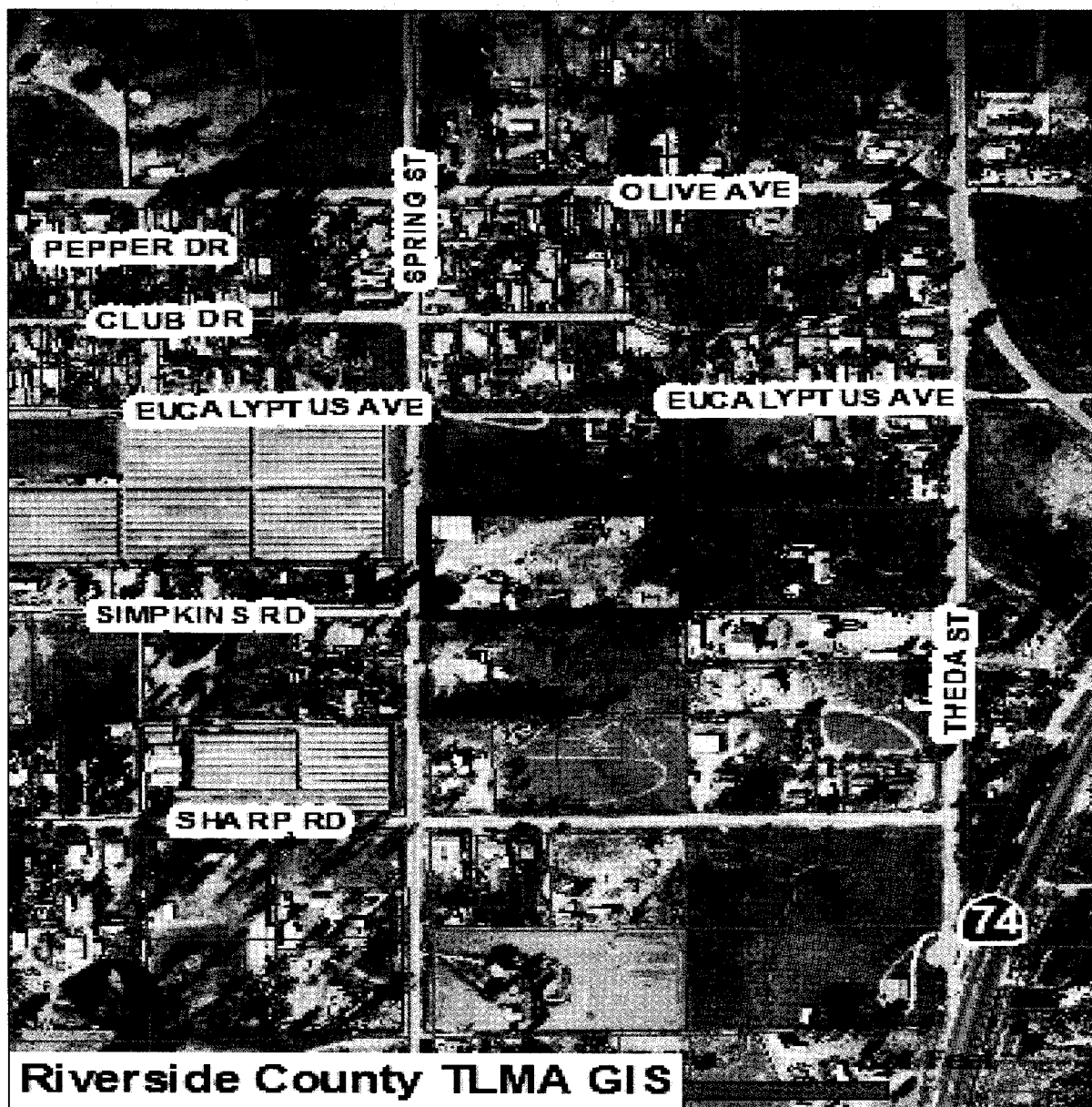
Assessment Roll For the 2013-2014 Tax Year as of January 1,2013

Assessment #345040008-2	Parcel # 345040008-2
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Assessee:	ZAMORA SERGIO	Land	70,012
Assessee:	ZAMORA LUZ EVELIA	Structure	19,088
Mail Address:	25110 SPRING ST PERRIS CA 92570	Full Value	89,100
Real Property Use Code:	R1	Homeowners' Exemption	7,000
Base Year	1999	Total Net	82,100
Conveyance Number:	0285364		
Conveyance (mm/yy):	7/1998		
PUI:	R010012		
TRA:	87-048		
Taxability Code:	0-00		
ID Data:	SEE ASSESSOR MAPS		
Situs Address:	25110 SPRING ST PERRIS CA 92570		

View Parcel Map

RIVERSIDE COUNTY GIS



Selected parcel(s):
345-040-008

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 WITH PERMITS REPORT

APNs
345-040-008-2

OWNER NAME / ADDRESS
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

MAILING ADDRESS

(SEE OWNER)
(SEE SITUS)

LEGAL DESCRIPTION

LEGAL DESCRIPTION IS NOT AVAILABLE

LOT SIZE

RECORDED LOT SIZE IS 4.78 ACRES

PROPERTY CHARACTERISTICS

WOOD FRAME, 797 SQFT., 1 BDRM/ 0.75 BATH, 1 STORY, CONST'D 1948COMPOSITION, ROOF

THOMAS BROS. MAPS PAGE/GRID

PAGE: 807 GRID: A7, B7

CITY BOUNDARY/SPHERE

NOT WITHIN A CITY
CITY SPHERE: PERRIS
ANNEXATION DATE: NOT APPLICABLE
LAFCO CASE #: NOT APPLICABLE
PROPOSALS: NOT APPLICABLE

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)

KEVIN JEFFRIES, DISTRICT 1

SUPERVISORIAL DISTRICT (2001 BOUNDARIES)

MARION ASHLEY, DISTRICT 5

TOWNSHIP/RANGE

T5SR4W SEC 10

ELEVATION RANGE

1588/1608 FEET

PREVIOUS APN

NO DATA AVAILABLE

PLANNING

LAND USE DESIGNATIONS

RC-VLDR

SANTA ROSA ESCARPMENT BOUNDARY

NOT IN THE SANTA ROSA ESCARPMENT BOUNDARY

AREA PLAN (RCIP)

MEAD VALLEY

COMMUNITY ADVISORY COUNCILS

PERRIS VALLEY (MAC)

GENERAL PLAN POLICY OVERLAYS

NOT IN A GENERAL PLAN POLICY OVERLAY AREA

GENERAL PLAN POLICY AREAS

NONE

ZONING CLASSIFICATIONS (ORD. 348)

R-R

ZONING DISTRICTS AND ZONING AREAS

GOOD HOPE AREA

ZONING OVERLAYS

NOT IN A ZONING OVERLAY

NOT IN AN HISTORIC PRESERVATION DISTRICT

SPECIFIC PLANS

NOT WITHIN A SPECIFIC PLAN

AGRICULTURAL PRESERVE

NOT IN AN AGRICULTURAL PRESERVE

REDEVELOPMENT AREAS

PROJECT AREA NAME: I-215 CORRIDOR

SUBAREA NAME: GOOD HOPE

AMENDMENT NUMBER: 0

ADOPTION DATE: FEB. 6, 2009

ACREAGE: 2043 ACRES

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)

DEVELOPED/DISTURBED LAND

FIRE**HIGH FIRE AREA (ORD. 787)**

NOT IN A HIGH FIRE AREA

FIRE RESPONSIBILITY AREA

STATE RESPONSIBILITY AREA

DEVELOPMENT FEES**CVMSHCP FEE AREA (ORD. 875)**

NOT WITHIN THE COACHELLA VALLEY MSHCP FEE AREA

WRMSHCP FEE AREA (ORD. 810)

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

ROAD & BRIDGE DISTRICT

NOT IN A DISTRICT

EASTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 673)

NOT WITHIN THE EASTERN TUMF FEE AREA

WESTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 824)

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

DIF (DEVELOPMENT IMPACT FEE AREA ORD. 659)

MEAD VALLEY

IN OR PARTIALLY WITHIN AN SKR FEE AREA. SEE MAP FOR MORE INFORMATION.

DEVELOPMENT AGREEMENTS
NOT IN A DEVELOPMENT AGREEMENT AREA

TRANSPORTATION

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

ROAD BOOK PAGE
63A

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
EMWD

FLOOD CONTROL DISTRICT
RIVERSIDE COUNTY FLOOD CONTROL DISTRICT

WATERSHED
SAN JACINTO VALLEY

GEOLOGIC

FAULT ZONE
NOT IN A FAULT ZONE

FAULTS
WITHIN A 1/2 MILE OF
FAULT IN BASEMENT ROCKS
CONTACT THE COUNTY'S CHIEF ENGINEERING GEOLOGIST AT (951)955-6863.

LIQUEFACTION POTENTIAL
LOW

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
PERRIS & PERRIS UNION HIGH

COMMUNITIES
GOOD HOPE

COUNTY SERVICE AREA
NOT IN A COUNTY SERVICE AREA.

LIGHTING (ORD. 655)

ZONE B, 36.39 MILES FROM MT. PALOMAR OBSERVATORY

2000 CENSUS TRACT

042902

FARMLAND

OTHER LANDS

TAX RATE AREAS

INFORMATION NOT AVAILABLE

SPECIAL NOTES

NO SPECIAL NOTES

CODE COMPLAINTS

Case #	Description	Start Date
CV1301006	NEIGHBORHOOD ENFORCEMENT	Mar. 12, 2013
CV1302385	VEHICLE ABATEMENT	May. 31, 2013
CV1303104	NEIGHBORHOOD ENFORCEMENT	Jul. 19, 2013

BUILDING PERMITS

Case #	Description	Status
279918	270' GAS LINE/UPGRADE ELEC TO 100AMP	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
366086	REPLACEMENT SEPTIC SYSTEM	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
388054	REPLACE GAS LINE	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
BAR060618	2535SF ADDITION & REMODEL TO SFR	EXPIRED
BFE040007	AS BUILT POLE BARN WITH NO ELECTRIC OR PLUMBING	PAID
BXX038970	1107SF DETACHED GARAGE	VOID

ENVIRONMENTAL HEALTH PERMITS

Case #	Description	Status
EHS064253	SEPTIC VERIFICATION	APPLIED

PLANNING PERMITS

Case #	Description	Status
NO PLANNING PERMITS	NOT APPLICABLE	NOT APPLICABLE

EXHIBIT “D”



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

Lot Book Report

Order Number: **29090**

Customer:

RIVERSIDE COUNTY TLMA-CODE ENFORCEMENT

4080 Lemon Street

Riverside CA 92501

Attn: Brent Steele
Reference: CV07-0536 / Stacy L. Baumgartner
IN RE: ZAMORA, SÉRGIO

Order Date: 7/31/2013
Dated as of: 8/2/2013
County Name: Riverside

FEE(s):
Report: \$120.00

Property Address: 25110 Spring Street
Perris Ca 92570

Assessor's Parcel No. : 345-040-008-2

Assessments:

Land Value:	\$68,640.00
Improvement Value:	\$18,714.00
Exemption Value:	\$7,000.00
Total Value:	\$80,354.00

Tax Information

Property Taxes for the Fiscal Year	2012-2013
Total Annual Tax	\$943.92
Status: Paid through	06/30/2013

Property Vesting

The last recorded document transferring title of said property

Dated	05/28/1998
Recorded	07/10/1998



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

Order Number: 29090
Reference: CV07-0536

Document No.	285364
D.T.T.	\$77.00
Grantor	Elmer Roy McNele, a single man
Grantee	Sergio Zamora and Luz Evelia Zamora, husband and wife as joint tenants

Deeds of Trust

Position No.	1st
A Deed of Trust Dated	11/05/2005
Recorded	12/01/2005
Document No.	2005-0993050
Amount	\$228,000.00
Trustor	Sergio Zamora and Luz Evelia Zamora, husband and wife, as joint tenants
Trustee	Old Republic Title Company
Beneficiary	New Century Mortgage Corporation
Assignment Dated	04/30/2012
Recorded	05/10/2012
Document No.	2012-0216162
Assigned to	Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Capital Inc. Trust 2006-NC2
Notice of Default Recorded	11/19/2012
Document No.	2012-0559768
Substitution of Trustee Recorded	12/05/2012
Document No.	2012-0590916
Trustee	Norwest Trustee Services, Inc.
Position No.	2nd
A Deed of Trust Dated	11/05/2005
Recorded	12/01/2005
Document No.	2005-0993051
Amount	\$57,000.00



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

Order Number: 29090
Reference: CV07-0536

Trustor	Sergio Zamora and Luz Evelia Zamora, husband and wife, as joint tenants
Trustee	Old Republic Title Company
Beneficiary	New Century Mortgage Corporation
Assignment Dated	07/22/2013
Recorded	08/02/2013
Document No.	2013-0375838
Assigned to	U.S. Bank N.A., IN its Capacity as Trustee for the Benefit of the Certificateholders of Home Equity Mortgage Trust Series 2006-5 and The Registered Holders of Home Equity Mortgage Pass-Through Certificates, Series 2006-5

Additional Information

Abstract of Judgment Filed in the	Superior Court of California, Riverside County - Temecula Branch
Case No.	TEC10010218
Recorded	09/15/2011
Document No.	2011-0410580
Amount	\$13,288.07
Debtor	Luz Zamora
Creditor	Midland Funding LLC
Abstract of Judgment Filed in the	Superior Court of California, County of Sacramento - Sacramento - Civil
Case No.	34-2011-90052226
Recorded	01/24/2012
Document No.	2012-0030680
Amount	\$18,480.10
Debtor	Luz E. Zamora
Creditor	State of California, Employment Development Department
A Bankruptcy filed by	Sergio Alberto Zamora
Social Security Number(s)	Not shown
Date filed	11/30/2010



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

Order Number: 29090
Reference: CV07-0536

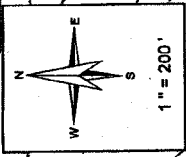
Case No.	48635
A Bankruptcy filed by	Luz Evelia Zamora and Sergio Zamora
Social Security Number(s)	xxx-xx-7838 and xxx-xx-6301
Date filed	03/22/2013
Case No.	B 15217

Legal Description

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

THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE MERIDIAN, EXCEPTING THEREFROM THE WESTERLY RECTANGULAR 30 FEET AS CONVEYED TO THE COUNTY OF RIVERSIDE BY DEED RECORDED AUGUST 22, 1960 AS INSTRUMENT NO. 73778.

345-04
16A-39



Legend

- Lot Lines
- Right-of-Way
- Old Lot Lines
- Reference R O W
- Other Easements
- Lesse Area
- Subdivision To Mark

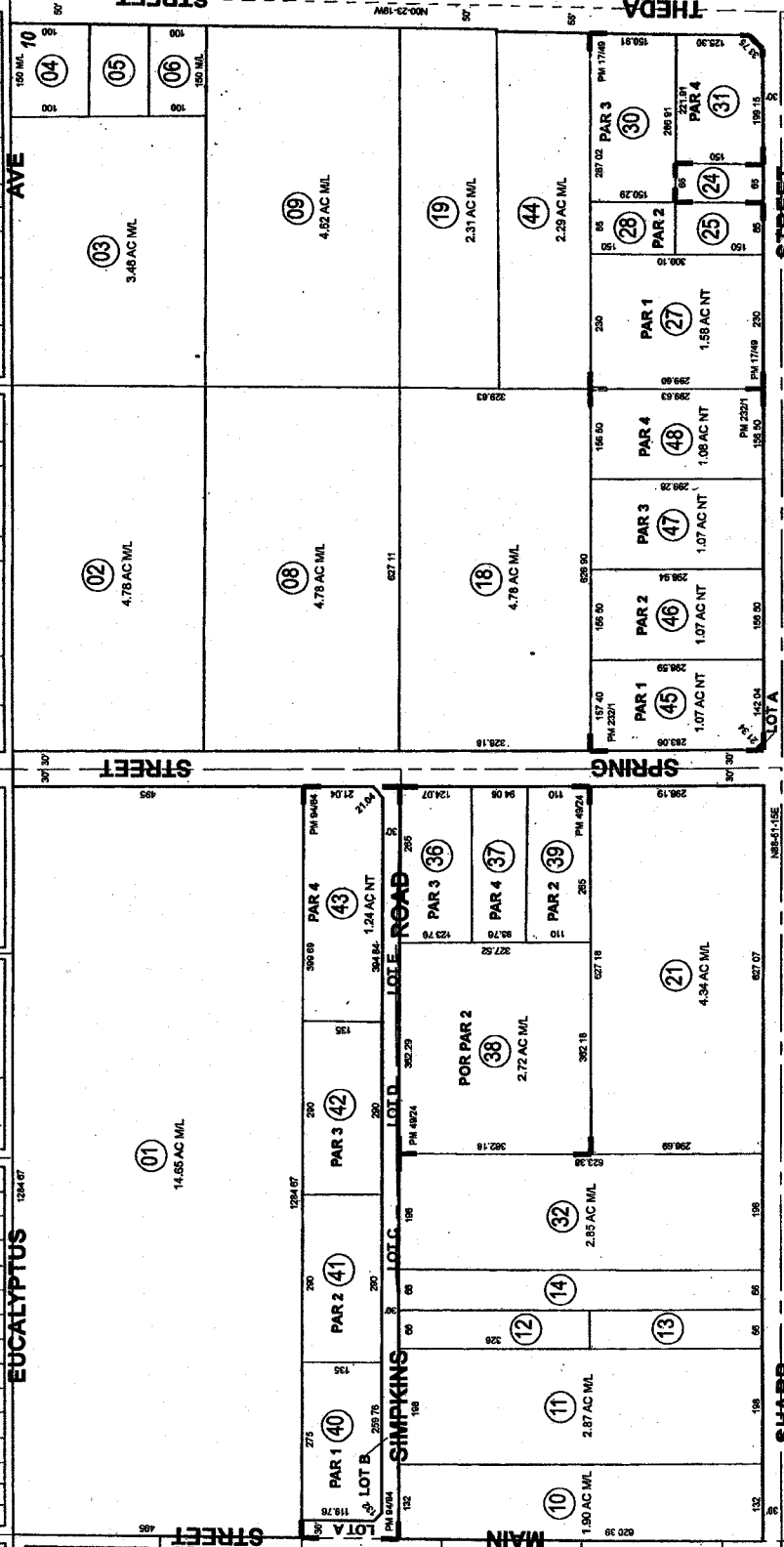
Date	Old Number	New Number
11/19/75	23	24-28
11/19/75	29	29-37
12/11/76	29	30-31
12/11/76	15, 16	13
11/19/75	2, 7	13
11/19/75	13	14-17
11/19/75	18	18, 39
11/19/75	14	19, 41
11/19/75	20	14, 37
11/19/75	12	15-18

T.R.A. 087-011
03

SEC. 10, 3 T.5S., R.4W.

NOV 22 2010
1284 07

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED BY THE OFFICE OF THE ASSESSOR. THIS MAP MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.



BK 343 Pg 20	BK 343 Pg 25	BK 342 Pg 21	BK 343 Pg 08
Pg 05			Pg 08
Pg 02			Pg 08

Date	
MB 12/64-65	
MB 12/4-6	
GLO FLAT	
RT. 11 PERRIS TO	
ELSIKORE CO. RD. FLS.	



ASSESSOR'S MAP BK345 PG.04
Riverside County, Calif.

JFermandez

November 2010

Recording Requested by

First American Title Insurance Company

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
Sergio Zamora
Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

285364

RECEIVED FOR RECORD
AT 8:00AM O'CLOCK

PAID
Doc. Transfer Tax
Riv. Co. Recorder

JUL 10 1998

Recorded in Official Records
of Riverside County, California

Recorder 9

T
DR

A.P.N.: 345-040-008 TRA #: 008

Order No.: 2104065

Space Above This Line for Recorder's Use Only

Fees \$ Escrow No.: 22214-NL

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY \$77.00
 computed on full value of property conveyed, or
 computed on full value less value of liens or encumbrances remaining at time of sale,
unincorporated area; City of Perris, and

FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,
Elmer Roy McNele, a Single man

hereby GRANT(S) to Sergio Zamora and Luz Evelia Zamora, Husband and Wife as Joint Tenants

the following described property in the City of Perris, County of Riverside State of California;

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

Elmer R. McNele
Elmer Roy McNele

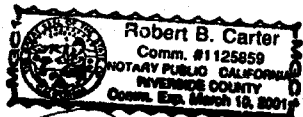
Document Date: May 28, 1998

STATE OF CALIFORNIA
COUNTY OF Riverside JSS

On 6-5-98 before me, Robert B. Carter
personally appeared Elmer Roy McNele

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



Robert B. Carter

Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

Public Record

2104065-26

9
D



Exhibit "A"

THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE MERIDIAN, EXCEPTING THEREFROM THE WESTERLY RECTANGULAR 30 FEET AS CONVEYED TO THE COUNTY OF RIVERSIDE BY DEED RECORDED AUGUST 22, 1960 AS INSTRUMENT NO. 73778.

Lot of Tract, in the City of Perris, County of Riverside, California as per map recorded in Book, Page(s), in the Office of the County Recorder of said County.

OLD REPUBLIC TITLE CO. - RIV

Recording Requested By:
New Century Mortgage
Corporation
Return To:
New Century Mortgage
Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

DOC # 2005-0993050
12/01/2005 08:00A Fee:72.00
Page 1 of 22
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder



Prepared By:
New Century Mortgage
Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MISC.
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[Space Above]

DEED OF TRUST

72

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2825000604-17

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 November 5, 2005 together with all Riders to this document.
- (B) "Borrower" is SERGIO ZAMORA and LUZ EVELIA ZAMORA, Husband and Wife, As Joint Tenants

Borrower's address is 25110 SPRING ST , Perris, CA 92570

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation organized and existing under the laws of California

1004571314

Form 3005 1/ 01

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

VMP -6(CA) (0207)

Page 1 of 15

Initials:

VMP MORTGAGE FORMS - (800)521-7291

[Handwritten signature and initials]

Lender's address is 18400 Von Karman, Suite 1000, Irvine, CA 92612

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is OLD REPUBLIC TITLE COMPANY

(E) "Note" means the promissory note signed by Borrower and dated November 5, 2005

The Note states that Borrower owes Lender TWO HUNDRED TWENTY-EIGHT THOUSAND AND 00/100

Dollars

(U.S. \$228,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 12/01/2035

(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 checked="" 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 checked="" type="checkbox"/> Other(s) [specify] |
| Prepayment Rider | | |
| ARM Rider Addendum | | |

(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 Legal Description Attached Hereto and Made a Part Hereof

Parcel ID Number: 345-040-008-2
25110 SPRING ST
Perris
("Property Address"):

which currently has the address of
[Street]
[City], California 92570 [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 seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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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

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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

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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.

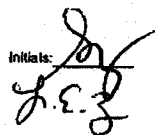
6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender 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

Initials: 

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.

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(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.

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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.

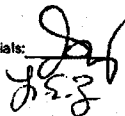
23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without 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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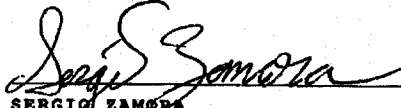
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:


SERGIO ZAMORA (Seal)
-Borrower


LUZ EVELIA ZAMORA (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

State of California
County of *Riverside*

On *NOV-7-2005*

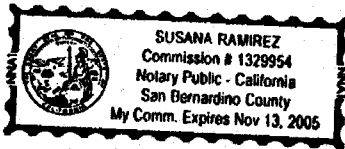
before me, *SUSANA RAMIREZ* } ss.

personally appeared

SERGIO ZAMORA AND LUZ EVELIA ZAMORA. —

(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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Government Code 27361.7

I certify under penalty of perjury that the Notary Seal on the document to which this statement is attached, reads as follows:

Name of Notary: Susana Ramirez
Vendor No.: NNAI
Commission No.: 1329954
Date Commission Expires: 11-13-05
County: San Bernardino
Place of Execution: RIVERSIDE
By Old Republic Title Company: Regina Mazique
Date: 11-16-05 REGINA MAZIQUE

ADJUSTABLE RATE RIDER

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 5th day of November, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to New Century Mortgage Corporation

("Lender") of the same date and covering the property described in the Security Instrument and located at: 25110 SPRING ST, Perris, CA 92570

[Property Address]

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 5.800%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of December, 2007 and on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

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

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Five And Ninety-five Hundredth(s) percentage points (5.950%) to the Current Index. The Note Holder will then round the result of 1004571314

MULTISTATE ADJUSTABLE RATE RIDER - LIBOR SIX-MONTH INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL) - Single Family - Fannie Mae Uniform Instrument

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VMP Mortgage Solutions, Inc.
(800)521-7291

this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

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

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 7.300 % or less than 5.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One And One-half** percentage points (1.500 %) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 12.800 %.

(E) Effective Date of Changes

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

(F) Notice of Changes

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

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

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

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

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

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

1004571314

VMP-838R (0402)

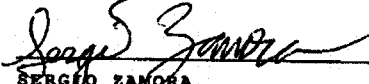
Page 2 of 3

Initials: 

Form 3138 1/01

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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



SERGIO ZAMORA (Seal)
-Borrower



LUZ EVELIA ZAMORA (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

VMP 838R (040 2)

Page 3 of 3

1004571314

Form 3138 1/01

ADJUSTABLE RATE RIDER ADDENDUM
(Libor Index - Rate Caps)

This Adjustable Rate Rider Addendum is made this **5th** day of **November** **2005**, and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the "Note") and Mortgage, Deed of Trust or Security Deed (the "Security Instrument") and Adjustable Rate Rider (the "Rider") of the same date given by the undersigned (the "Borrower") to secure repayment of Borrower's Note to **New Century Mortgage Corporation** (the "Lender").

Property securing repayment of the Note is described in the Security Instrument and located at:
25110 SPRING ST, Perris, CA 92570
(Property Address)

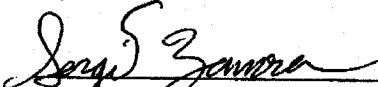
To the extent that the provisions of this Adjustable Rate Rider Addendum are inconsistent with the provisions of the Note and/or Security Instrument and/or Rider, the provisions of this Addendum shall prevail over and supersede any such inconsistent provisions of the Note and/or Security Instrument and/or Rider.

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

4. (D) LIMITS ON INTEREST RATE CHANGES

The interest rate I am required to pay at the first change date will not be greater than **7.300 %** or less than **5.800 %**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One And One-half** percentage point(s) (**1.500 %**) from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **12.800 %** or less than **5.800 %**.

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



SERGIO ZAMORA



LUZ EVELIA ZAMORA

PREPAYMENT RIDER ADJUSTABLE RATE LOAN

This Prepayment Rider is made this **5th** day of **November** **2005**, and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the "Note") and Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure repayment of Borrower's Note to **New Century Mortgage Corporation** (the "Lender").

To the extent that the provisions of this Prepayment Rider are inconsistent with the provisions of the Note and/or Security Instrument, the provisions of this rider shall prevail over and shall supersede any such inconsistent provisions of the Note and/or Security Instrument.


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

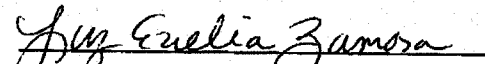
5. BORROWERS RIGHT TO PREPAY

I have the right to make prepayments of principal any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing I am doing so. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless: the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the first Change Date following my partial prepayment.

If within 2 year(s) from the date of execution of the Security Instrument, I make a full prepayment or, in certain cases a partial prepayment, and the total of such prepayment(s) in any 12-month period exceeds TWENTY PERCENT (20%) of the original principal amount of this loan, I will pay a prepayment charge in an amount equal to the payment of 6 months advance interest on the amount by which the total of my prepayment(s) within that 12-month period exceeds TWENTY PERCENT (20%) of the original principal amount of the loan.

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


SERGIO ZAMORA


LUZ EVELIA ZAMORA

NCMC
Prepay Rider - ARM (Multistate)
RE-103 (020800)

Page 1 of 1

1004571314

Public Record

ORDER NO. : 2825000664-17

EXHIBIT A

The land referred to is situated in the unincorporated area of the County of Riverside, State of California, and is described as follows:

The South half of the Northwest quarter of the Northeast Quarter of the Northeast quarter of Section 10, Township 5 South, Range 4 West, San Bernardino Base and Meridian;

Excepting therefrom the Westerly rectangular 30 feet as conveyed to the County of Riverside by Deed recorded August 22, 1960 as Instrument No. 73778, of Official Records of Riverside County, California.

DOC # 2012-0216162

05/10/2012 12:59P Fee:21.00

Page 1 of 2

Recorded in Official Records

County of Riverside

Larry U. Ward

Assessor, County Clerk & Recorder

Recording Requested By:
WELLS FARGO BANK, N.A.

When Recorded Return To:

DEFAULT ASSIGNMENT
WELLS FARGO BANK, N.A.
MAC: X9999-018
PO BOX 1629
MINNEAPOLIS, MN 55440-9790



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21

CORPORATE ASSIGNMENT OF DEED OF TRUST

Riverside, California
"ZAMORA"

Prepared By: Jon Houston, WELLS FARGO BANK, N.A. 2701 WELLS FARGO WAY, MAC X9999-018, MINNEAPOLIS, MN 55467-8000 1-866-234-8271

For Value Received, NEW CENTURY MORTGAGE CORPORATION BY WELLS FARGO BANK, N.A., AS THEIR ATTORNEY-IN-FACT hereby grants, assigns and transfers to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY CAPITAL I INC. TRUST 2006-NC2 at 1761 EAST SAINT ANDREW PLACE, SANTA ANA, CA 92705-4934 all beneficial interest under that certain Deed of Trust dated 11/05/2005, in the amount of \$228,000.00, executed by SERGIO ZAMORA AND LUZ EVELIA ZAMORA, HUSBAND AND WIFE, AS JOINT TENANTS to NEW CENTURY MORTGAGE CORPORATION and Recorded: 12/01/2005 as Instrument No.: 2005-0993050 in the County of Riverside, State of California.

Therein described or referred to, in said Deed of Trust, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

In witness whereof this instrument is executed.

NEW CENTURY MORTGAGE CORPORATION BY WELLS FARGO BANK, N.A., AS THEIR ATTORNEY-IN-FACT
On 04/30/12

Kelley Butikofer
Vice President Loan Documentation

*JCH*JCHWFEM*04/27/2012 02:24:58 PM* WFEM01WFEMA0000000000000478092* CARVER* CASTATE_TRUST_ASSIGN_ASSN *JCH*JCHWFEM*

**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

September 18, 2013

RE CASE NO: CV070536

I, Etita Fohe, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is:
227 North D Street Suite B
Perris, California 92570
Mail Stop#5004.

That on 09/18/13 at 10:54 AM, I securely and conspicuously posted NOTICE OF HEARING RE: STATEMENT OF ABATEMENT COSTS at the property described as:

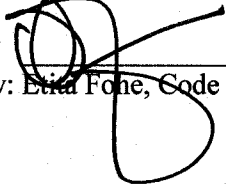
Property Address: 25110 SPRING ST, PERRIS

Assessor's Parcel Number: 345-040-008

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

Executed on September 18, 2013 in the County of Riverside, California.

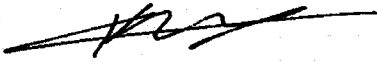
CODE ENFORCEMENT DEPARTMENT

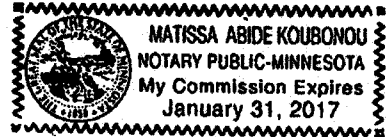
By:  _____
Etita Fohe, Code Enforcement Technician

STATE OF Minnesota
COUNTY OF Dakota

On 04/30/12, before me, MATISSA ABIDE KOUBONOU, a Notary Public in Dakota County in the State of Minnesota, personally appeared Kelley Butikofer, Vice President Loan Documentation, 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, and that by his/her/their signature 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,


MATISSA ABIDE KOUBONOU
Notary Expires: 1/31/2017



(This area for notarial seal)

*JCH*JCHWFEM*04/27/2012 02:24:58 PM* WFEM01WFEMA00000000000000478092* CARIVER* CASTATE_TRUST_ASSIGN_ASSN *JCH*JCHWFEM*

DOC # 2012-0559768
11/19/2012 04:51 PM Fees: \$24.00
Page 1 of 3
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder

Recording requested by:

When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705
APN 345-040-008-2

**This document was electronically submitted
to the County of Riverside for recording**
Received by: SGOMEZ

File No. 7777.18949
Property: 25110 SPRING STPERRISCA

Title Order No. 120373849
MIN No.

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED
OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION. You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice). This amount is **\$6,554.31** as of **11/16/12**, and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Capital
I Inc. Trust 2006-NC2
C/O Northwest Trustee Services, Inc.
1241 E. Dyer Road, Suite 250 Santa Ana, CA 92705
Telephone (714) 277-4888
Reinstatement and Pay-Off Request Line (866) 387-NWTS**

TS No.: 7777.18949
Notice of Default and Election to Sell Under Deed of Trust

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That the undersigned is either the original Trustee, the duly appointed substituted trustee or acting as agent for the trustee or beneficiary under a Deed of Trust dated 11/05/05, executed by **Sergio Zamora and Luz Evelia Zamora, husband and wife, as joint tenants**, as Trustor(s), to secure certain obligations in favor of **New Century Mortgage Corporation**, as Beneficiary, recorded 12/01/05, as Book No. , Page No. , and Instrument No. **2005-0993050**, of Official Records in the Office of the Recorder of Riverside County, California, describing land therein as more fully described in said Deed of Trust. **345-040-008-2**

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of **\$228,000.00**; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The monthly installment of principal and interest which became due on 08/01/12, and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the loan documents

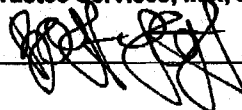
A copy of CA Civil Code Section §2923.5(b) declaration is attached hereto and incorporated herein by reference.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: 11/16/12

Northwest Trustee Services, Inc., as Agent for Beneficiary

By: _____



Bosten Striegel

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this notice does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

**NOTICE OF DEFAULT DECLARATION
PURSUANT TO CALIFORNIA CIVIL CODE 2923.5**

Wells Fargo Bank, N.A.
3476 Stateview Blvd.
Fort Mill, SC 29715

Borrower: SERGIO ZAMORA
Co Borrower: LUZ ELEVIA ZAMORA
Property Address: 25110 SPRING ST
PERRIS CA 92570

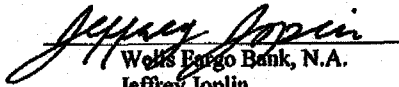
The undersigned mortgagee, beneficiary, or their authorized agent (collectively, the "Beneficiary") represent and declares that the requirements of CA Civil Code 2923.5 have been met. This Declaration is required for any residential owner occupied property in which the loan was originated between January 1, 2003 and December 31, 2007. Non-owner occupied and vacant properties are exempt from the requirements of CA Civil Code 2923.5.

The requirement indicated by "X" was met by the Beneficiary:

- The Beneficiary has made contact with the borrower pursuant to CA Civil Code 2923(a)(2). Contact with the borrower was made in person or by telephone to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure.
- Due Diligence to contact the borrower was exercised pursuant to CA Civil Code 2923.5(g)(2) by the Beneficiary.
- The borrower has surrendered the property as evidenced by either a letter confirming the surrender or delivery of the keys to the property to the mortgagee, Trustee, beneficiary, or authorized agent pursuant to CA Civil Code 2923.5(h)(1).
- The borrower has contracted with an organization, person, or entity whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and avoid their contractual obligations to mortgagees or beneficiaries pursuant to CA Civil Code 2923.5(h)(2).
- The borrower has filed for bankruptcy and the proceedings have not been finalized pursuant to CA Civil Code 2923.5(h)(3).
- An Exemption as identified in 2923.5 (h) & (i) applies: The loan did not originate between January 1, 2003 and December 31, 2007 or the property is deemed Non-owner occupied or vacant.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: 6/18/12


Wells Fargo Bank, N.A.
Jeffrey Joplin
VP of Loan Documentation

DOC # 2012-0590916
12/05/2012 02:03 PM Fees: \$21.00
Page 1 of 2
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder

Recording requested by:

When recorded mail to:
Northwest Trustee Services, Inc.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

**This document was electronically submitted
to the County of Riverside for recording**
Received by: AGONZALEZ

File No. 7777.18949


Title Order No. 120373849

SUBSTITUTION OF TRUSTEE

WHEREAS, Old Republic Title Company was the original Trustee under that certain Deed of Trust dated 11/05/2005, executed by Sergio Zamora and Luz Evella Zamora, husband and wife, as joint tenants to secure certain obligations in favor of New Century Mortgage Corporation, as Beneficiary, recorded 12/01/2005, as Instrument No. 2005-0993050, of Official Records in the Office of the Recorder of Riverside County, California and
WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and
WHEREAS, the undersigned desires, to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,
NOW THEREFORE, the undersigned hereby substitutes Northwest Trustee Services, Inc., whose address is: 1241 E. Dyer Road, Suite 250, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: 11/21/2012

Deutsche Bank National Trust Company, as Trustee
for Morgan Stanley Capital I Inc. Trust 2006-NC2 by
Wells Fargo Bank, N.A., as attorney in fact

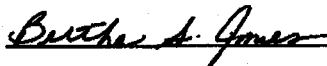

Name: Jamica Youngblood
Title: Vice President Loan Documentation
Company: Wells Fargo Bank, N.A.
Date: 11/21/2012

North Carolina

Wake County

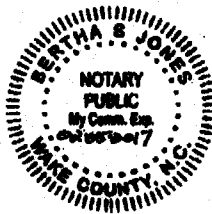
I, Bertha S. Jones, a Notary Public of Wake County and State of North Carolina, do hereby certify that Jamica Youngblood personally came before me this day and acknowledged that he/she is the Vice President Loan Documentation, of Wells Fargo Bank, NA., and that he/she, as Vice President Loan Documentation, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this 21st day of November, 2012

 (Signature)

 Notary Public

My commission expires: 02/05/2017



Public Record

**AFFIDAVIT OF MAILING
FOR SUBSTITUTION OF TRUSTEE BY CODE**

File No. 7777.18949

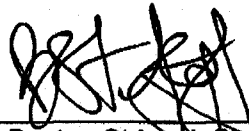
I, Bosten Striegel, declare: That I am an employee of Northwest Trustee Services, Inc., whose business address is:

1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

I am over the age of eighteen years and a copy of the attached Substitution of Trustee was mailed, prior to the recording thereof and in the manner provided in §2924b of the Civil Code of the State of California, to all persons to whom a copy of the Notice of Default was required to be mailed by the provisions of said section.

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

Dated: December 4, 2012



Bosten Striegel, Signature of Affiant

If you have received a discharge from a Bankruptcy Court affecting your personal liability for the debt referenced herein, this notice does not constitute an attempt to collect a debt or to hold you personally liable for such obligation. However, a secured party retains certain rights under its security instrument, including the right to foreclose its lien, and must follow certain procedures and take certain actions to enforce its lien, including but not limited to this notice.

OLD REPUBLIC TITLE CO. - RIV

Recording Requested By:
 New Century Mortgage
 Corporation
 Return To:
 New Century Mortgage
 Corporation
 18400 Von Karman, Ste 1000
 Irvine, CA 92612

DOC # 2005-0993051
 12/01/2005 08:00A Fee:45.00
 Page 1 of 10
 Recorded in Official Records
 County of Riverside
 Larry W. Ward
 Assessor, County Clerk & Recorder



Prepared By:
 New Century Mortgage
 Corporation
 18400 Von Karman, Ste 1000
 Irvine, CA 92612

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2825000664-17

DEED OF TRUST AND REQUEST FOR NOTICE OF DEFAULT

THIS DEED OF TRUST is made this 5th day of November, 2005, among the Trustor,
SERGIO ZAMORA and LUZ EVELIA ZAMORA, Husband and Wife, As Joint Tenants

(45) T

25110 SPRING ST, Perris, CA 92570

, whose address is

(herein "Borrower"),

OLD REPUBLIC TITLE COMPANY

(herein "Trustee"), and the Beneficiary,

New Century Mortgage Corporation

, a corporation organized and

existing under the laws of California

, whose address is 18400 Von

Karman, Suite 1000, Irvine, CA 92612

(herein "Lender").

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

See Legal Description Attached Hereto and Made a Part Hereof

This Deed of Trust is Second and Subordinate to an Existing First Trust Deed Loan Now of Record.

Parcel ID Number: 345-040-008-2
 which has the address of 25110 SPRING ST
 Perris

[City], California 92570

[Street]
 [ZIP Code] (herein "Property Address");
 1004572144

CALIFORNIA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

VMP-76(CA) (0406)
 Page 1 of 7

Form 3805
 Amended 9/99
 Initials:

VMP Mortgage Solutions, Inc. (800)521-7291

[Handwritten Signature]

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

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated November 5, 2005 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$57,000.00, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 12/01/2035; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

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

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

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

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

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to

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Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

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

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

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

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

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

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has a priority over this Deed of Trust.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Deed of Trust shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict

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shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and this Deed of Trust at the time of execution or after recordation hereof.

15. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

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

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

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

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

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

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

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

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19. **Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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

20. **Reconveyance.** Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

21. **Substitute Trustee.** Lender, at Lender's option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county where the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Instrument is recorded and the name and address of the successor trustee. The successor trustee shall, without conveyance of the Property, succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. The procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

22. **Request for Notices.** Borrower requests that copies of the notice of default and notice of sale be sent to Borrower's address which is the Property Address. Lender requests that copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust be sent to Lender's address, as set forth on page one of this Deed of Trust, as provided by Section 2924(b) of the Civil Code of California.

23. **Statement of Obligation 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.

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

In accordance with Section 2924b, Civil Code, request is hereby made that a copy of any notice of default and a copy of any notice of sale under the deed of trust (or mortgage) recorded *concurrently herewith*, in Book _____, Page _____, records of *Riverside* County, or filed for record with recorder's serial number *concurrently herewith*, *Riverside* County, California, executed by **SERGIO ZAMORA & LUZ EVELIA ZAMORA**

as trustor (or mortgagor) in which **NEW CENTURY MORTGAGE CORP.**

as beneficiary (or mortgagee) and *old Republic Title Company*

is named

as trustee

be mailed to **New Century Mortgage Corporation**
at **18400 Von Karman, Suite 1000, Irvine, CA 92612**

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NOTICE: A copy of any notice of default and of any notice of sale will be sent only to the address contained in this recorded request. If your address changes, a new request must be recorded.

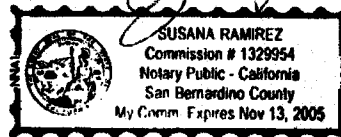
State of California
County of Riverside
On NOV-7-2005

, before me SUSANA RAMIREZ
_____, personally appeared

SERGIO ZAMORA AND LUZ EVELIA ZAMORA, 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.

Susana Ramirez



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

Sergio Zamora

SERGIO ZAMORA (Seal)
-Borrower

Luz Evelia Zamora

LUZ EVELIA ZAMORA (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

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State of California
County of *Riverside*

} ss.

On *NOV-7-2005*

before me, *SUSANA RAMIREZ*

personally appeared

SERGIO ZAMORA AND LUZ EVELIA ZAMORA

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

WITNESS my hand and official seal.

(This area for official notarial seal)



[Handwritten Signature] (Seal)

Government Code 27361.7

I certify under penalty of perjury that the Notary Seal on the document to which this statement is attached, reads as follows:

Name of Notary: Susana Ramirez
Vendor No.: NNA1
Commission No.: 1329954
Date Commission Expires: 11-13-05
County: San Bernardino
Place of Execution: RIVERSIDE
By Old Republic Title Company: Regina Masque
REGINA MAZIQUE
Date: 11-16-05

**PREPAYMENT RIDER
FIXED RATE 2ND LIEN**

This prepayment Rider is made this **5th** day of **November** **2005**, and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the "Note") and Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure repayment of Borrower's Note to **New Century Mortgage Corporation** (the "Lender").

To the extent that the provisions of this Prepayment Rider are inconsistent with the provisions of the Note and/or Security Instrument, the provisions of this Rider shall prevail over and shall supersede any such inconsistent provisions of the Note and/or Security Instrument.

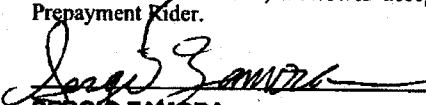
In addition to the covenants and agreements made in the Note and Security Instrument, the Borrower and Lender further covenant and agree as follows:

6. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal any time before they are due. A prepayment of all the unpaid principal is known as a "full prepayment". A prepayment of only part of the unpaid principal is known as a "partial prepayment".

Except as provided below, I may make a full or partial prepayment at any time. If I make a partial prepayment equal to one or more of my monthly payments, my due date may be advanced no more than one month. If I make any other partial prepayments, I must still make each later payment as it becomes due and in the same amount. I may make a full prepayment at any time. However, if within the first **2** year(s) after the execution of the Security Instrument, I make any prepayment(s) within any 12-month period the total amount of which exceeds **TWENTY PERCENT (20%)** of the original principal amount of this loan, I will pay a prepayment charge in an amount equal to the payment of six (6) months' advance interest on the amount by which the total of my prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original principal amount of this loan.

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


SERGIO ZAMORA


LUZ EVELIA ZAMORA

ORDER NO. : 2825000664-17

EXHIBIT A

The land referred to is situated in the unincorporated area of the County of Riverside, State of California, and is described as follows:

The South half of the Northwest quarter of the Northeast Quarter of the Northeast quarter of Section 10, Township 5 South, Range 4 West, San Bernardino Base and Meridian;

Excepting therefrom the Westerly rectangular 30 feet as conveyed to the County of Riverside by Deed recorded August 22, 1960 as Instrument No. 73778, of Official Records of Riverside County, California.

**RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY**

APN #: 345-040-008

Prepared by: Joe Simmons

When Recorded Mail To:

Ocwen Loan Servicing, LLC

5720 Premier Park Dr,

West Palm Beach, FL 33407

Phone Number: 561-682-8835

643920419382

Attorney Code: 14227 BR

DOC # 2013-0375838

08/02/2013 08:00 AM Fees: \$25.00

Page 1 of 1

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

**This document was electronically submitted
to the County of Riverside for recording**
Received by: LCWEATHERS

**ASSIGNMENT OF DEED OF TRUST
CALIFORNIA**

This ASSIGNMENT OF DEED OF TRUST from NEW CENTURY MORTGAGE CORPORATION, whose address is c/o Ocwen Loan Servicing, LLC, 5720 Premier Park Dr, West Palm Beach, FL 33407 ("Assignor) to U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF HOME EQUITY MORTGAGE TRUST SERIES 2006-5 AND THE REGISTERED HOLDERS OF HOME EQUITY MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-5, whose address is c/o Ocwen Loan Servicing, LLC, 5720 Premier Park Dr, West Palm Beach, FL 33407 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, transfer and set over unto the Assignee, its successors, transferees and assigns forever, in trust, all of the right, title and interest of said Assignor in and to the following deed of trust describing land therein, duly recorded in the Office of the County Recorder of RIVERSIDE County, State of CALIFORNIA, as follows;

Trustor: SERGIO ZAMORA AND LUZ EVELIA ZAMORA

Trustee: OLD REPUBLIC TITLE COMPANY

Beneficiary: NEW CENTURY MORTGAGE CORPORATION

Document Date: NOVEMBER 05, 2005

Amount: \$ 57,000.00

Date Recorded: DECEMBER 01, 2005

Document/Instrument/Entry Number: 2005-0993051

Property Address: 25110 SPRING ST, PERRIS, CA 92570

Property more particularly described in the above referenced recorded Deed of Trust

This Assignment is made without recourse, representation or warranty.

DATED: JULY 22, 2013

NEW CENTURY MORTGAGE CORPORATION

BY ITS ATTORNEY IN FACT

OCWEN LOAN SERVICING, LLC

BY:

NAME: Joel Pires

TITLE: Contract Manager

POA RECORDED DATE: JULY 12, 2006

INSTRUMENT: 2006-0506828

State of FLORIDA

County of PALM BEACH

Christopher Kelley

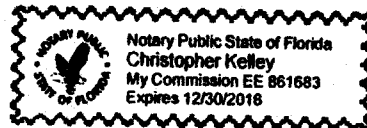
Joel Pires

On JULY 22, 2013, before me, _____, Notary Public personally appeared _____ personally known to me 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 of Notary

Christopher Kelley



000006-1122423321P

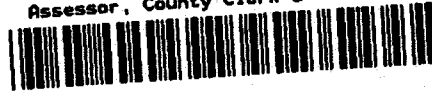
Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and TEL NO.: telephone number):

Recording requested by and return to:
LEGAL RECOVERY LAW OFFICES, INC.
MARK D. WALSH Bar # 206059
5030 Camino De La Siesta # 340
San Diego, CA 92108

ATTORNEY FOR JUDGMENT CREDITOR ASSIGNEE OF RECORD

DOC # 2011-0410580
09/15/2011 02:30P Fee:18.00
Page 1 of 2
Recorded in Official Records
County of Riverside
Larry W. Hard
Assessor, County Clerk & Recorder



FOR RECORDER'S USE ONLY

SUPERIOR COURT OF CALIFORNIA, RIVERSIDE COUNTY

STREET ADDRESS: 41002 COUNTY CENTER DR. #100

MAILING ADDRESS:

CITY AND ZIP CODE: TEMECULA CA 92591

BRANCH NAME: TEMECULA BRANCH

PLAINTIFF: Midland Funding LLC

CASE NUMBER:

DEFENDANT: LUZ ZAMORA;

TEC10010218

ABSTRACT OF JUDGMENT-Civil AND SMALL CLAIMS Amended

FOR COURT USE ONLY

18
M T
042 042
M

1. The judgment creditor assignee of record applies for an abstract of judgment and represents the following:
a. Judgment debtor's

Name and last known address

LUZ ZAMORA
25110 SPRING ST
PERRIS CA 92570

b. Driver's license no. [last 4 digits] and state:
c. Social security no. [last 4 digits]: ***-**-7838

Unknown
 Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): LUZ ZAMORA
25110 SPRING ST PERRIS CA 92570

2. Information on additional judgment debtors is shown on page 2.
3. Judgment Creditor (name and address): Midland Funding LLC,
8875 AERO DR #200, SAN DIEGO CA 92123

4. Information on additional judgment creditors is shown on page 2.
5. Original abstract recorded in this county
(1) Date:
(2) Instrument No.:

[Signature]

Date: 3/21/11

Mark Walsh

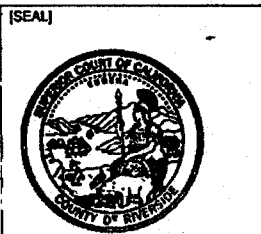
(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$13288.07
7. All judgment creditors and debtors are listed on this abstract.
8. a. Judgment entered on (date): February 4, 2011
b. Renewal entered on (date):
9. This judgment is an installment judgment.

10. An execution lien attachment lien is endorsed on the judgment as follows:
a. Amount \$
b. In favor of (name and address):

11. A stay of enforcement has
a. not been ordered by the court.
b. been ordered by the court effective until (date):
12. a. I certify that the following is a true and correct abstract of the judgment entered in this action.
b. A certified copy of the judgment is attached.



This abstract issued on (date):
MAY 05 2011

Clerk, by *[Signature]*, Deputy

Form Adopted for Mandatory Use
Judicial Council of California
EJ-001 (Rev. January 1, 2008)

ABSTRACT OF JUDGMENT - CIVIL AND SMALL CLAIMS

Page 1 of 2
Code of Civil Procedure, §§ 488.480,
674, 700.190

MAR 29 2011

America's LegalNet, Inc.
www.USCourtForms.com



FILE BY FAX

PLAINTIFF: Midland Funding LLC	CASE NUMBER: TEC10010218
DEFENDANT: LUZ ZAMORA	

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS

13. Judgment creditor (name and address):
14. Judgment creditor (name and address):

15. Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

[] :... CA

[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

, CA

17. Name and last known address

[]

[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

18. Name and last known address

[]

[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

19. Name and last known address

[]

[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

20. Name and last known address

[]

[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

21. Name and last known address

[]

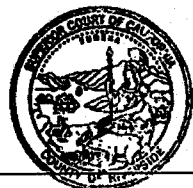
[]

Driver's license no. [last 4 digits] and state: Unknown

Social security no. [last 4 digits]: Unknown

Summons was personally served at or mailed to (address):

22. Continued on Attachment 22.



S11252226

RECORDING REQUESTED BY:

STATE OF CALIFORNIA
EMPLOYMENT DEVELOPMENT DEPARTMENT
BENEFIT OVERPAYMENT COLLECTION
SECTION, MIC 91
P.O. BOX 826218, SACRAMENTO, CA 94230-6218
TELEPHONE NO: 1-800-676-5737

DOC # 2012-0030680

01/24/2012 12:57P Fee:NC

Page 1 of 3

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



WHEN RECORDED MAIL TO:

STATE OF CALIFORNIA
EMPLOYMENT DEVELOPMENT DEPARTMENT
BENEFIT OVERPAYMENT COLLECTION
SECTION, MIC 91
P.O. BOX 826218, SACRAMENTO, CA 94230-6218

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)



ABSTRACT OF JUDGMENT

DOCUMENT TITLE

SEPARATE PAGE, PURSUANT TO GOVT. CODE 27361.6

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number): 1-800-676-5737
Recording requested by and return to: S111252226

STATE OF CALIFORNIA, EMPLOYMENT DEVELOPMENT DEPARTMENT
BENEFIT OVERPAYMENT COLLECTION SECTION, MIC 91
800 CAPITOL MALL, P.O. BOX 826218, SACRAMENTO, CA 94230-6218

ATTORNEY FOR JUDGMENT CREDITOR ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO

STREET ADDRESS: 720 NINTH STREET, ROOM 104
MAILING ADDRESS: 720 NINTH STREET, ROOM 104
CITY AND ZIP CODE: SACRAMENTO, CA 95814
BRANCH NAME: SACRAMENTO - CIVIL

FOR RECORDER'S USE ONLY

PLAINTIFF: STATE OF CALIFORNIA, EMPLOYMENT DEVELOPMENT DEPARTMENT
DEFENDANT: LUZ E. ZAMORA

CASE NUMBER:
34-2011-90052226

ABSTRACT OF JUDGMENT - CIVIL AND SMALL CLAIMS Amended

FOR COURT USE ONLY

1. The judgment creditor assignee of record applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

LUZ E. ZAMORA
25110 SPRING ST
PERRIS CA 92570-7788

b. Driver's license no. [last 4 digits] and state:

Unknown

c. Social security no. [last 4 digits]: XXX-XX-7838

Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): (Same as line 1.a. above)

2. Information on additional judgment debtors is shown on page 2.

4. Information on additional judgment creditors is shown on page 2.

3. Judgment creditor (name and address):
State of California
Employment Development Department
P.O. Box 826218, Sacramento, CA 92430-6218

5. Original abstract recorded in this county:
a. Date:
b. Instrument No.:

Date: 12/28/11

R. Leon

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$ 18,480.10

10. An execution lien attachment lien is endorsed on the judgment as follows:

7. All judgment creditors and debtors are listed on this abstract.

a. Amount: \$
b. In favor of (name and address):

8. a. Judgment entered on (date): 12/28/11
b. Renewal entered on (date):

9. This judgment is an installment judgment.

11. A stay of enforcement has

a. not been ordered by the court.
b. been ordered by the court effective until (date):

12. a. I certify that this is a true and correct abstract of the judgment entered in this action.

b. A certified copy of the judgment is attached.



This abstract issued on (date):

12/28/11

Clerk, by Deputy

PLAINTIFF:	CASE NUMBER:
DEFENDANT: LUZ E. ZAMORA	

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

- _____ 13. Judgment creditor (name and address):
- _____ 14. Judgment creditor (name and address):

- _____ 15. Continued on Attachment 15.

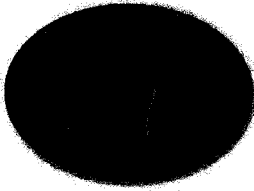
INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

<p>16. Name and last known address</p> <div style="border: 1px solid black; width: 100px; height: 60px; margin-bottom: 10px;"></div> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>	<p>17. Name and last known address</p> <div style="border: 1px solid black; width: 100px; height: 60px; margin-bottom: 10px;"></div> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>
---	---

<p>18. Name and last known address</p> <div style="border: 1px solid black; width: 100px; height: 60px; margin-bottom: 10px;"></div> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>	<p>19. Name and last known address</p> <div style="border: 1px solid black; width: 100px; height: 60px; margin-bottom: 10px;"></div> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>
---	---

- _____ 20. Continued on Attachment 20.

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

Dear Sergio Zamora / Luz Evelia Zamora:

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 located on your real property commonly described as 25110 SPRING ST, PERRIS, and more particularly described as Assessor's Parcel Number 345-040-008.

The total amount due for the DEPARTMENT'S actions concerning the above-described dangerous or injurious condition is **One Thousand Four Hundred Thirteen Dollars and Twenty Cents (\$1,413.20)**.

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**

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

Signed: Sergio Zamora Date: 12/10/12
(Please SIGN your name here)

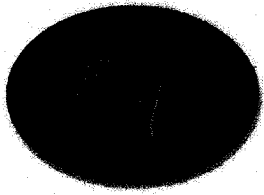
Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 233 0377

IMPORTANT

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

RECEIVED DEC 13 2012
Scanned. Sep



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) _____.

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

Return Mailing Address: _____

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

Print: _____
(Please PRINT your name here)

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

IMPORTANT

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



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Date: 11/5/2012

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

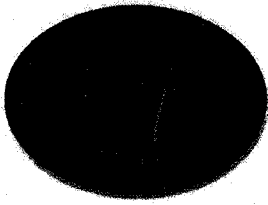
Date	Item	Description	Hours/Qty	Rate	Amount
3/1/2007	Officer Hours	Labor Charges - Officer Time	1	109.00	109.00
3/5/2007	Officer Hours	Labor Charges - Officer Time	1.5	109.00	163.50
5/8/2007	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
5/10/2007	Officer Hours	Labor Charges - Officer Time	0.6	109.00	65.40
6/4/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
6/5/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
8/20/2007	Officer Hours	Labor Charges - Officer Time	1.1	109.00	119.90
8/22/2007	Officer Hours	Labor Charges - Officer Time	1.7	109.00	185.30
10/31/2007	Officer Hours	Labor Charges - Officer Time	0.8	109.00	87.20
11/8/2007	Officer Hours	Labor Charges - Officer Time	0.7	109.00	76.30
11/14/2007	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
11/19/2007	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
4/18/2008	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
12/11/2008	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
4/28/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	Prepare Case for SOAC H...	Prepare Case for Statement of Abatement Costs Hearing		125.55	125.55
	Attend SOAC Hearing	Attend Statement of Abatement Costs Hearing		69.75	69.75
		Subtotal County Counsel Costs			195.30
10/23/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$1,413.20

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	\$0.00
Total Now Due	\$1,413.20

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.

[Signature]
Code Enforcement Department



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

RESPONSIBLE PARTIES

December 4, 2012

OWNER
SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

BENEFICIARY
New Century Mortgage Corporation
18400 Von Karman, Suite 1000
Irvine, CA 92612



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

PROOF OF SERVICE

Case No. CV070536

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 document(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:

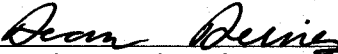
SERGIO ZAMORA / LUZ EVELIA ZAMORA 25110 SPRING ST, PERRIS, CA 92570
New Century Mortgage Corporation 18400 Von Karman, Suite 1000, Irvice, CA 92612

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 11, 2012

RE CASE NO: CV070536

I, Etita Fohe, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is 227 North D Street Suite B Perris, California 92570 .

That on 12/11/12 at 12:35 PM, I securely and conspicuously posted DEMAND FOR PAYMENT STATEMENT OF ABATEMENT COSTS NOTICE OF SPECIAL TAX ASSESSMENT at the property described as:

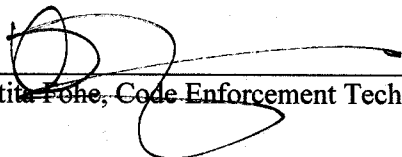
Property Address: 25110 SPRING ST, PERRIS

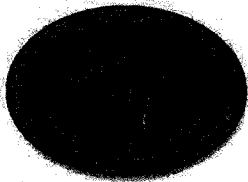
Assessor's Parcel Number: 345-040-008

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

Executed on December 11, 2012 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Etita Fohe, Code Enforcement Technician



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

April 4, 2013

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

Dear Sergio Zamora / Luz Evelia Zamora:

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 **Unpermitted Land Use- Feed Business and Excessive outside Storage** located on your real property commonly described as 25110 SPRING ST, PERRIS, and more particularly described as Assessor's Parcel Number 345-040-008.

The total amount due for the DEPARTMENT'S actions concerning the above-described dangerous or injurious condition is **One Thousand Four Hundred Thirteen Dollars and Twenty Cents (\$1,413.20)**.

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.

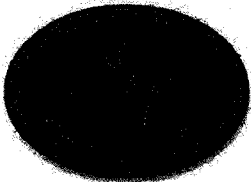
YOU HAVE A RIGHT TO A HEARING ON THIS MATTER BEFORE THE RIVERSIDE COUNTY BOARD OF SUPERVISORS OR AN ADMINISTRATIVE HEARING OFFICER. You have the right to contest the abatement costs and special assessment against the subject property. If you choose to exercise your right to a public hearing before the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

Mary Overholt
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**

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

Property Reference/Mailing Address
3-150-10008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Date: 11/5/2012

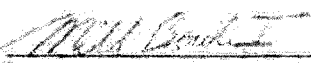
Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374, Orig. Amount \$1,413.20,	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
3/1/2007	Officer Hours	Labor Charges - Officer Time	1	109.00	109.00
3/5/2007	Officer Hours	Labor Charges - Officer Time	1.5	109.00	163.50
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5/10/2007	Officer Hours	Labor Charges - Officer Time	0.6	109.00	65.40
6/4/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
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8/20/2007	Officer Hours	Labor Charges - Officer Time	1.1	109.00	119.90
8/22/2007	Officer Hours	Labor Charges - Officer Time	1.7	109.00	185.30
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4/28/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	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
10/23/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30

Subtotal \$1,413.20

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 \$0.00

Total Now Due \$1,413.20

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

Code Enforcement Department

NOTICE LIST

CASE # CV07-0536

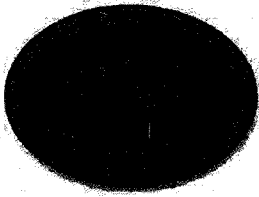
March 26, 2013

OWNER

**Sergio Zamora / Luz Evelia Zamora
25110 Spring Street,
Perris, CA 92570**

BENEFICIARY

**New Century Mortgage Corporation
18400 Von Karman, Suite 1000
Irvine CA 92612**



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

PROOF OF SERVICE

Case No. CV070536

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Stacy Baumgartner, 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 April 4, 2013, 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:

SERGIO ZAMORA / LUZ EVELIA ZAMORA 25110 SPRING ST, PERRIS, CA 92570
New Century Mortgage Corporation 18400 Von Karman, Suite 1000, Irvine, CA 92612

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 April 4, 2013, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Stacy Baumgartner, Code Enforcement Officer III

Corrected Demand

4/4/13

U.S. Postal Service TM
CERTIFIED MAIL TM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent To Wood Century Mort - Corp
Street, Apt. No.,
or PO Box No. 18400 VonKarman
City, State, ZIP+4 Irvine

PS Form 3800, August 2006

See Reverse for Instructions

U.S. Postal Service TM
CERTIFIED MAIL TM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent To
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4

PS Form 3800, August 2006

See Reverse for Instructions

1/13
1/14

1/13

1

1

**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

April 10, 2013

RE CASE NO: CV0-70536

I, Lori Lyon, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is:
227 North D Street Suite B
Perris, California 92570
Mail Stop#5004.

That on 04/08/13 at 11:16am, I securely and conspicuously posted a corrected Demand for Payment Statement of Abatement Cost Notice of Special Tax Assessment at the property described as:

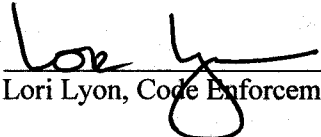
Property Address: 25110 SPRING ST, PERRIS

Assessor's Parcel Number: 345-040-008

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

Executed on April 10, 2013 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT


By: Lori Lyon, Code Enforcement Officer

RECEIVED APR 11 2013

Zamora



**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors on Tuesday, October 22, 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 unpermitted land use – feed business and excessive outside storage located on your real property commonly described as 25110 Spring Street, Perris, Riverside County, California and more particularly described as Assessor's Parcel Number 345-040-008.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Four Hundred thirteen Dollars and Twenty Cents (US \$1,413.20). 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 Code Enforcement Officers Michelle Cervantes or Stacy Baumgartner 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.

GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL



MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Date: 11/5/2012


Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	Prepare Case for SOAC H.L.	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
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		Subtotal Contractor Costs			19.30
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Payments/Credits	\$0.00
Total Now Due	\$1,413.20

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


Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

Wells Fargo Bank, N.A.
MAC: X9999.018
P.O. Box 1629
Minneapolis, MN 55440-9790

Northwest Trustee Services, Inc.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

Ocwen Loan Servicing, LLC
5720 Premier Park Dr.
West Palm Beach, FL 33407

State of California
Employment Development Department
Benefit Overpayment Collection
Section, MIC 91
P.O. Box 826218
Sacramento, CA 94230-6218



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

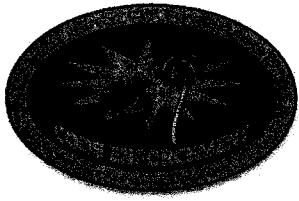
Signed: Sergio Zamora Date: 12/10/12
(Please PRINT your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 2330377

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

RECEIVED DEC 13 2012
Scanned Saf



**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

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GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL


MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

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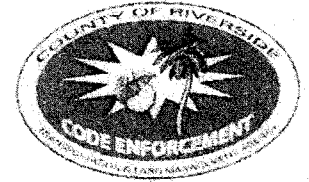
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I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
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LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
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Total Now Due	\$1,413.20

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Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

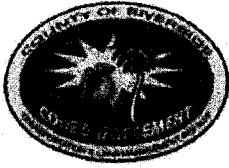
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State of California
Employment Development Department
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P.O. Box 826218
Sacramento, CA 94230-6218



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

Signed: Sergio Zamora Date: 12/10/12
(Please Sign your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 233 0377

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

RECEIVED DEC 13 2012
Revised. Saf



**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 2013

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

To: Owner(s) or Interested Parties
(See Attached Proof of Service
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GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL



MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Date: 11/5/2012

Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
3/1/2007	Officer Hours	Labor Charges - Officer Time	1	109.00	109.00
3/5/2007	Officer Hours	Labor Charges - Officer Time	1.5	109.00	163.50
5/8/2007	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
5/10/2007	Officer Hours	Labor Charges - Officer Time	0.6	109.00	65.40
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12/11/2008	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
4/28/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	Prepare Case for SOAC H...	Prepare Case for Statement of Abatement Costs Hearing		125.55	125.55
	Attend SOAC Hearing	Attend Statement of Abatement Costs Hearing		69.75	69.75
		Subtotal County Counsel Costs			195.30
10/23/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$1,413.20
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	\$0.00
				Total Now Due	\$1,413.20

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


Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

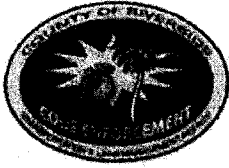
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P.O. Box 826218
Sacramento, CA 94230-6218



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

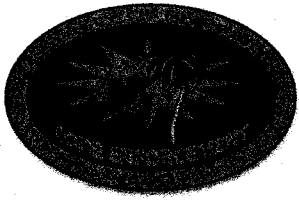
Signed: Sergio Zamora Date: 12/10/12
(Please PRINT your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 233 0377

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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**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors on Tuesday, October 22, 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 unpermitted land use – feed business and excessive outside storage located on your real property commonly described as 25110 Spring Street, Perris, Riverside County, California and more particularly described as Assessor's Parcel Number 345-040-008.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Four Hundred thirteen Dollars and Twenty Cents (US \$1,413.20). 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 Code Enforcement Officers Michelle Cervantes or Stacy Baumgartner 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.

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GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL


MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570


Date: 11/5/2012

Summary Statement of Abatement Costs

You are liable to the County for the following abatement costs:			
Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
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I affirm and declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.


Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

New Century Mortgage Corporation
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Irvine, CA 92612

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MAC: X9999.018
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State of California
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**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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:

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Perris CA 92570

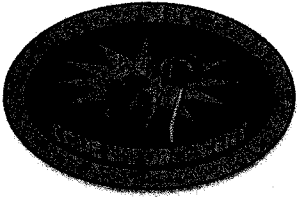
Signed: Sergio Zamora Date: 12/10/12
(Please Sign your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 233 0377

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

RECEIVED DEC 13 2012
Scanned Saf



**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 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: 25110 Spring Street, PERRIS;
Case No.: CV07-0536 ZAMORA
APN: 345-040-008

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GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL


MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

P.O. Box 1469, Riverside, CA 92502
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Property Reference/Mailing Address

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SERGIO ZAMORA
LUZ EVELIA ZAMORA
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Date: 11/5/2012

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**County of Riverside
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Statement of Abatement Costs

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Date	Invoice #
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Case Number	District	Class
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Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
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**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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regarding case number(s) CV 070536

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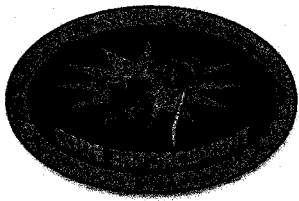
Signed: Sergio Zamora Date: 12/10/12
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**CODE ENFORCEMENT
DEPARTMENT
COUNTY OF RIVERSIDE**

Greg Flannery
Interim Code
Enforcement Official

September 25, 2013

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

To: Owner(s) or Interested Parties
(See Attached Proof of Service
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Subject Property: 25110 Spring Street, PERRIS;
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APN: 345-040-008

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors on Tuesday, October 22, 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 unpermitted land use – feed business and excessive outside storage located on your real property commonly described as 25110 Spring Street, Perris, Riverside County, California and more particularly described as Assessor's Parcel Number 345-040-008.

The total expense due, including all other fees and costs, for the abatement of the above-described dangerous or injurious condition is One Thousand Four Hundred thirteen Dollars and Twenty Cents (US \$1,413.20). 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 Code Enforcement Officers Michelle Cervantes or Stacy Baumgartner 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.

GREG FLANNERY
INTERIM CODE ENFORCEMENT OFFICIAL



MARY OVERHOLT

Supervising Code Enforcement Officer
Enclosure: Statement of Abatement Costs



COUNTY OF RIVERSIDE CODE ENFORCEMENT

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

Property Reference/Mailing Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS, CA. 92570

Date: 11/5/2012


Summary Statement of Abatement Costs

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

Date	Invoice Number & Amount	Amount	Balance
10/23/2012	CV070536- INV #105374. Orig. Amount \$1,413.20.	1,413.20	1,413.20
		Total Now Due	\$1,413.20

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

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


Code Enforcement Department

**County of Riverside
Code Enforcement Department**

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



Statement of Abatement Costs

345040008
SERGIO ZAMORA
LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS. CA. 92570

Date	Invoice #
10/23/2012	105374

Property Address
345040008 SERGIO ZAMORA LUZ EVELIA ZAMORA 25110 SPRING ST PERRIS. CA 92570

Case Number	District	Class
CV070536	5	SOAC

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

Date	Item	Description	Hours/Qty	Rate	Amount
3/1/2007	Officer Hours	Labor Charges - Officer Time	1	109.00	109.00
3/5/2007	Officer Hours	Labor Charges - Officer Time	1.5	109.00	163.50
5/8/2007	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
5/10/2007	Officer Hours	Labor Charges - Officer Time	0.6	109.00	65.40
6/4/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
6/5/2007	Officer Hours	Labor Charges - Officer Time	0.5	109.00	54.50
8/20/2007	Officer Hours	Labor Charges - Officer Time	1.1	109.00	119.90
8/22/2007	Officer Hours	Labor Charges - Officer Time	1.7	109.00	185.30
10/31/2007	Officer Hours	Labor Charges - Officer Time	0.8	109.00	87.20
11/8/2007	Officer Hours	Labor Charges - Officer Time	0.7	109.00	76.30
11/14/2007	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
11/19/2007	Officer Hours	Labor Charges - Officer Time	0.2	109.00	21.80
4/18/2008	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
12/11/2008	Officer Hours	Labor Charges - Officer Time	0.3	109.00	32.70
4/28/2009	Officer Hours	Labor Charges - Officer Time	0.4	109.00	43.60
10/23/2012	SOAC Preparation	Prepare Summary of Abatement Cost		65.00	65.00
		Subtotal Code Enforcement Costs			1,198.60
10/23/2012	Prepare Case for SOAC H...	Prepare Case for Statement of Abatement Costs Hearing		125.55	125.55
	Attend SOAC Hearing	Attend Statement of Abatement Costs Hearing		69.75	69.75
		Subtotal County Counsel Costs			195.30
10/23/2012	DataQuick	Property Finder Reports & Transaction Report		19.30	19.30
		Subtotal Contractor Costs			19.30
				Subtotal	\$1,413.20
				Payments/Credits	\$0.00
				Total Now Due	\$1,413.20

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

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


Code Enforcement Department

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

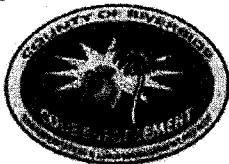
New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

Wells Fargo Bank, N.A.
MAC: X9999.018
P.O. Box 1629
Minneapolis, MN 55440-9790

Northwest Trustee Services, Inc.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

Ocwen Loan Servicing, LLC
5720 Premier Park Dr.
West Palm Beach, FL 33407

State of California
Employment Development Department
Benefit Overpayment Collection
Section, MIC 91
P.O. Box 826218
Sacramento, CA 94230-6218



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

Signed: Sergio Zamora Date: 12/10/12
(Please PRINT your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 233 0377

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

RECEIVED DEC 13 2012
Deanna Suf

EXHIBIT “F”

**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

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

SERGIO ZAMORA / LUZ EVELIA ZAMORA
25110 SPRING ST
PERRIS, CA 92570

Subject Property: 25110 SPRING ST, PERRIS
Case No(s): CV07-0536
APN No(s): 345-040-008

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

regarding case number(s) CV 070536

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: 25110 Spring St
Perris CA 92570

Signed: Sergio Zamora Date: 12/10/12
(Please SIGN your name here)

Print: Sergio Zamora
(Please PRINT your name here)

You may contact me at the following daytime phone number: 951) 2330377

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

RECEIVED DEC 13 2012
Scanned Saf

RESPONSIBLE OR INTERESTED PARTIES LIST

Subject Property: 25110 Spring Street, PERRIS ; Case No.: CV07-0536

APN: 345-040-008; District: 5 / 1

September 25, 2013

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street
Perris, CA 92570

New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

Wells Fargo Bank, N.A.
MAC: X9999.018
P.O. Box 1629
Minneapolis, MN 55440-9790

Northwest Trustee Services, Inc.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

Ocwen Loan Servicing, LLC
5720 Premier Park Dr.
West Palm Beach, FL 33407

State of California
Employment Development Department
Benefit Overpayment Collection
Section, MIC 91
P.O. Box 826218
Sacramento, CA 94230-6218

PROOF OF SERVICE
Case No. CV07-0536-Zamora

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Stacy Baumgartner, 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 September 25, 2013, I served the following document(s):

- **NOTICE OF HEARING RE: STATEMENT OF ABATEMENT COSTS**
- **SUMMARY STATEMENT OF ABATEMENT COSTS AND STATEMENT OF ABATEMENT COSTS**
- **RESPONSIBLE PARTIES / NOTICE LIST**
- **BOARD OF SUPERVISORS REQUEST FOR PUBLIC HEARING ON STATEMENT OF ABATEMENT COSTS AND SPECIAL TAX ASSESSMENT**

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

OWNERS OR INTERESTED PARTIES
(SEE NOTICE LIST ATTACHED TO NOTICE OF HEARING)

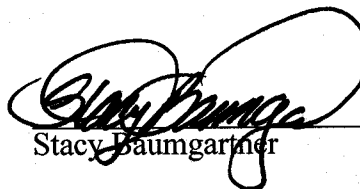
XX **BY FIRST CLASS MAIL.** I am "readily familiar" with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Riverside, California, in the ordinary 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 September 10, 2013, at Riverside, California.


Stacy Baumgartner

NOTICE LIST

CASE # CV07-0536-Zamora

September 9, 2013

OWNER

Sergio Zamora / Luz Evelia Zamora
25110 Spring Street,
Perris, CA 92570

BENEFICIARY

New Century Mortgage Corporation
18400 Von Karman, Suite 1000
Irvine CA 92612

PROOF OF SERVICE
Case No. CV07-0536 Zamora

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Stacy Baumgartner, 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 September 10, 2013, I served the following listed document(s):

- **NOTICE OF HEARING RE: STATEMENT OF ABATEMENT COSTS**
- **COPY OF BOARD OF SUPERVISORS REQUEST FOR PUBLIC HEARING ON STATEMENT OF ABATEMENT COSTS AND SPECIAL TAX ASSESSMENT**
- **SUMMARY STATEMENT OF ABATEMENT COSTS**
- **STATEMENT OF ABATEMENT COSTS**
- **RESPONSIBLE PARTIES / NOTICE LIST**

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

**OWNERS OR INTERESTED PARTIES
(SEE NOTICE LIST ATTACHED TO NOTICE OF HEARING)**


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 SEPTEMBER 10, 2013, at Riverside, California.


Stacy Baumgartner Code Enforcement Officer III



**CODE ENFORCEMENT DEPARTMENT
COUNTY OF RIVERSIDE**

AFFIDAVIT OF POSTING OF NOTICES

September 18, 2013

RE CASE NO: CV070536

I, Etita Fohe, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is:
227 North D Street Suite B
Perris, California 92570
Mail Stop#5004.

That on 09/18/13 at 10:54 AM, I securely and conspicuously posted NOTICE OF HEARING RE: STATEMENT OF ABATEMENT COSTS at the property described as:

Property Address: 25110 SPRING ST, PERRIS

Assessor's Parcel Number: 345-040-008

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

Executed on September 18, 2013 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

By: 
Etita Fohe, Code Enforcement Technician

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



9-4

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 07-0536 located at 25110 Spring Street, Perris; APN: 345-040-008, 5th /1st District, the chairman called the matter for hearing.

Patricia Monroe, Deputy County Counsel, presented the matter.

On motion of Supervisor Jeffries, seconded by Supervisor Ashley and duly carried by unanimous vote, IT WAS ORDERED that the above matter is continued to Tuesday, December 3, 2013 at 9:30 a.m.

I hereby certify that the foregoing is a full true, and correct copy of an order made and entered on October 22, 2013 of Supervisors Minutes.

WITNESS my hand and the seal of the Board of Supervisors
Dated: October 22, 2013
Kecia Harper-Ihem, Clerk of the Board of Supervisors, in
and for the County of Riverside, State of California.

(seal)

By:  Deputy

AGENDA NO.

9-4

xc: Co. Co./CED, COB

**Riverside County Board of Supervisors
Request to Speak**

Submit request to Clerk of Board (right of podium),
Speakers are entitled to three (3) minutes, subject
to Board Rules listed on the reverse side of this form.

SPEAKER'S NAME: Sergio Zamora Jr

Address: 25110 Spring St
(only if follow-up mail response requested)

City: Ferris ca **Zip:** 92570

Phone #: (951) 233 03 77

Date: 10/22/13 **Agenda #:** 9-4

PLEASE STATE YOUR POSITION BELOW:

Position on "Regular" (non-appealed) Agenda Item:

Support Oppose Neutral

Note: If you are here for an agenda item that is filed
for "Appeal", please state separately your position on
the appeal below:

Support Oppose Neutral

I give my 3 minutes to: _____