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





FROM: TLMA - Code Enforcement Department

SUBMITTAL DATE: May 16, 2014

**SUBJECT:** Abatement of Public Nuisance [Substandard Structures]

Case No: CV13-03306 [CARR]

Subject Property: 40245 Newport Road, Hemet; APN: 469-091-012

District: 3/3 [\$0]

### **RECOMMENDED MOTION:** That the Board of Supervisors move that:

1. The substandard structures (dwelling, guest house, carport and shed) on the real property located at 40245 Newport Road, Hemet, Riverside County, California, APN: 469-091-012 be declared a public nuisance and a violation of Riverside County Ordinance No. 457 which does not permit substandard structures on the property.

2. Robert M. Carr and Tamara Bevilacqua Carr, the owners of the subject real property, be directed to abate the substandard structures on the property by rehabilitating, removing, and/or demolishing the same from the real property, including the removal and disposal of all structural debris and materials within ninety (90) days.

(Continued)

Departmental Concurrence

For Fiscal Year:

Code Enforcement Official

FINANGIALIBARKA	Cur	rentFiscal)	(edis	Next F	scal Year	to	dal Costi	01	agoung/Cost.		POLICY/C	ONSENT Office)
COST	\$		N/A	\$	N/A	\$	N/A	\$	N/	A		Dalias (8)
NET COUNTY COST	\$		N/A	\$	N/A	\$	N/A	\$	N/	4	onsent □	Policy 🗓
SOURCE OF FUN	DS								Budget Adjus	tme	nt:	

C.E.O. RECOMMENDATION:

**APPROVE** 

**County Executive Office Signature** 

#### MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Stone, seconded by Supervisor Benoit 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:

June 3, 2014

XC:

TLMA-Code Enforcement, Sheriff

Prev. Agn. Ref.:

District: 3/3

Agenda Number:

Kecia Harper-Ihem

ROVED COUNTY COUNS

Positions Added Change Order

4/5 Vote

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

FORM 11: Abatement of Public Nuisance [Substandard Structures]

Case No: CV13-033066 [CARR]

Subject Property: 40245 Newport Road, Hemet; APN: 469-091-012

District: 3/3

**DATE:** May 16, 2014

**PAGE:** 2 of 3

#### **RECOMMENDED MOTION (continued):**

- 3. The owners be ordered to ascertain the existence or non-existence of asbestos containing materials in said structure by survey and materials sample testing through the Industrial Hygiene Specialist of the County Health Department, Division of Special Services; and prior to the abatement ordered in paragraph number two (2) above, to secure the removal and disposal of all asbestos containing materials discovered through such survey and testing by contract with a duly certified and licensed contractor for the handling of such materials to avoid citations and/or fines imposed by the South Coast Air Quality Management District (SCAQMD) pursuant to SCAQMD Rule No. 1403.
- 4. If the owners or whoever has possession or control of the real property do not take the above described actions within ninety (90) days of the date of the Board's Order to Abate, that representatives of the Code Enforcement Department, Sheriff's Department, and/or a contractor, upon consent of the owner or receipt of a Court Order authorizing entry onto the real property when necessary under applicable law, may abate the substandard structure and contents therein, by removing the same from the real property.
- 5. The reasonable costs of abatement, after notice and an opportunity for hearing, shall be imposed as a lien on the real property, which may be collected as a special assessment against the real property pursuant to Government Code Section 25845 and Riverside County Ordinance No. 725.
- 6. County Counsel be directed to prepare the necessary Findings of Fact and Conclusions that the substandard structures on the real property are declared to be in violation of Riverside County Ordinance No. 457 and constitute a public nuisance. Further, County Counsel shall prepare an Order to Abate for approval by the Board.

#### **BACKGROUND:**

- 1. An initial inspection was made on the subject property by Code Enforcement Officer Brett Pollard on August 7, 2013. The inspection revealed substandard structures (dwelling, guest house, carport and shed) on the subject property in violation of Riverside County Ordinance No. 457. The substandard conditions of the structures included, but were not limited to the following: lack of or improper water closet, lavatory, bathtub, shower or kitchen sink, hazardous wiring, general dilapidation or improper maintenance, public and attractive nuisance abandoned/vacant.
- 2. Follow up inspections of the above-described real property on September 24, 2013, October 3, 2013, October 23, 2013, December 10, 2013 and March 11, 2014, revealed the property continues to be in violation of Riverside County Ordinance No. 457.
- 3. Staff and the Code Enforcement Department have complied with the notice requirements set forth in the appropriate laws of this jurisdiction pertaining to the administrative abatement proceedings for substandard structures.

## **Impact on Citizens and Businesses**

Failure to abate will have a negative impact on citizens or business due to health and safety hazards, nuisance and potential impact on real estate values.

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

FORM 11: Abatement of Public Nuisance [Substandard Structures]

Case No: CV13-033066 [CARR]

Subject Property: 40245 Newport Road, Hemet; APN: 469-091-012

District: 3/3

DATE:

May 16, 2014

PAGE:

3 of 3

SUPPLEMENTAL:

**Additional Fiscal Information** 

N/A

**Contract History and Price Reasonableness** 

N/A

**ATTACHMENTS** 

## BOARD OF SUPERVISORS COUNTY OF RIVERSIDE

IN RE ABATEMENT OF PUBLIC NUISANCE
[SUBSTANDARD STRUCTURES]; APN: 469-091-)
012, 40245 NEWPORT ROAD, HEMET, COUNTY)
OF RIVERSIDE, STATE OF CALIFORNIA;
ROBERT M. CARR AND TAMARA BEVILACQUA)
CARR, OWNERS.

CASE NO. CV 13-03306

DECLARATION OF CODE ENFORCEMENT OFFICER BRETT POLLARD

[RCO No. 457]

I, Brett Pollard, declare that the facts set forth below are personally known to me except to the extent that certain information is based on information and belief which I believe to be true, and if called as a witness, I could and would competently testify thereof under oath;

- I am currently employed by the Riverside County Code Enforcement Department as a Code Enforcement Officer. My current official duties as a Code Enforcement Officer include inspecting property for violations and enforcement of the provisions of Riverside County Ordinances.
- 2. On August 7, 2013, I conducted an initial inspection of the real property described as 40245 Newport Road, Hemet, Riverside County, California, and further described as Assessor's Parcel Number 469-091-012 (hereinafter described as "THE PROPERTY"). A true and correct copy of a Thomas Brothers map page indicating the location of THE PROPERTY is attached hereto and incorporated herein by reference as Exhibit "A."
- 3. A review of County records and documents disclosed that THE PROPERTY is owned by Robert M. Carr and Tamara Bevilacqua Carr (hereinafter referred to as "OWNERS"). A certified copy of the County Equalized Assessment Roll for the 2013-2014 tax year and a copy of the report generated from the County Geographic Information System ("GIS") is attached hereto and incorporated herein by reference as Exhibit "B."
- 4. Based on the Lot Book Report from RZ Title Service dated August 19, 2013, and updated on March 3, 2014 it is determined that other parties may potentially hold a legal interest in THE PROPERTY, to wit: Tamara Bevilacaqua Clark, Loan Link Financial Services, Cal-West Reconveyance Corporation and MERS. (hereinafter referred to as "INTERESTED PARTIES"). True and correct copies

documentation are attached hereto and incorporated herein by reference as Exhibit "E."

- 10. Follow up inspections of the above described real property on September 24, 2013, October 3, 2013, October 23, 2013, December 10, 2013 and March 11, 2014, revealed the substandard structures remain on THE PROPERTY and continue to be in violation of RCO No. 457.
- 11. Based upon my experience, knowledge and visual observations, it is my determination that the substandard structures (dwelling, guest house, carport and shed) on THE PROPERTY create an extreme health, safety, fire and structural hazard to the neighbors and general public and constitute a public nuisance in violation of the provisions set forth in RCO No. 457.
- A recent inspection showed THE PROPERTY remained in violation and constitutes a public nuisance in violation of the provisions set forth of RCO No. 457.
- 13. A Notice of Pendency of Administrative Proceedings regarding the substandard structures was recorded in the Office of the County Recorder, County of Riverside, State of California, on October 7, 2013, as Instrument Numbers 2013-0482260 and 2013-0482261. True and correct copies of which are attached hereto and incorporated herein by reference as Exhibit "F."
- 14. A Notice to Correct County Ordinance Violations and Abate Public Nuisance, providing notification of the Board of Supervisors' hearing was mailed to OWNERS and INTERESTED PARTIES by first class mail and was posted on THE PROPERTY. True and correct copies of the Notice, together with Proof of Service and the Affidavit of Posting of Notice are attached hereto and incorporated herein as Exhibit "G."
- 15. Significant rehabilitation, removal and/or demolition of the substandard structures and removal and disposal of all structural materials, rubbish and debris are required to abate the public nuisance and bring THE PROPERTY into compliance with RCO No. 457, the Health and Safety, Uniform Housing, Administrative and Abatement of Dangerous Buildings Codes.
  - 16. Accordingly, the following findings and conclusions are recommended:
- (a) the structures (dwelling, guest house, carport and shed) be condemned as a substandard buildings, public and attractive nuisances;
- (b) the OWNERS, or whoever has possession or control of THE PROPERTY, be required to rehabilitate or demolish said structures, including the removal and disposal of all structural

debris and materials, on THE PROPERTY in accordance with the provisions of RCO No. 457;

- (c) the OWNERS, or whoever has possession or control of THE PROPERTY, be ordered to ascertain the existence or non-existence of asbestos containing materials in said structures by survey and materials sample testing through the Industrial Hygiene Specialist of the County Health Department, Division of Special Services; and, prior to the abatement ordered in subsection (b) above, to secure the removal and disposal of all asbestos containing materials discovered through such survey and testing by contract with a duly certified and licensed contractor for the handling of such materials to avoid citations and/or fines by South Coast Air Quality Management District ("SCAQMD") pursuant to SCAQMD Rule NO. 1403:
- (d) if the substandard structures are not razed, removed and disposed of, or reconstructed in strict accordance with all Riverside County Ordinances, including but not limited to RCO No. 457, within ninety (90) days of the date of the Board's Order to Abate, the substandard structures and contents therein may be abated by representatives of the Riverside County Code Enforcement Department, a contractor or the Sheriff's Department upon receipt of an owner's consent or a Court Order where necessary under applicable law authorizing entry onto THE PROPERTY;
- (e) that reasonable costs of abatement, after notice and opportunity for hearing, shall be imposed as a lien on THE PROPERTY, which may be collected as a special assessment against THE PROPERTY pursuant to Government Code Section 25845 and RCO Nos. 457 and 725.

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

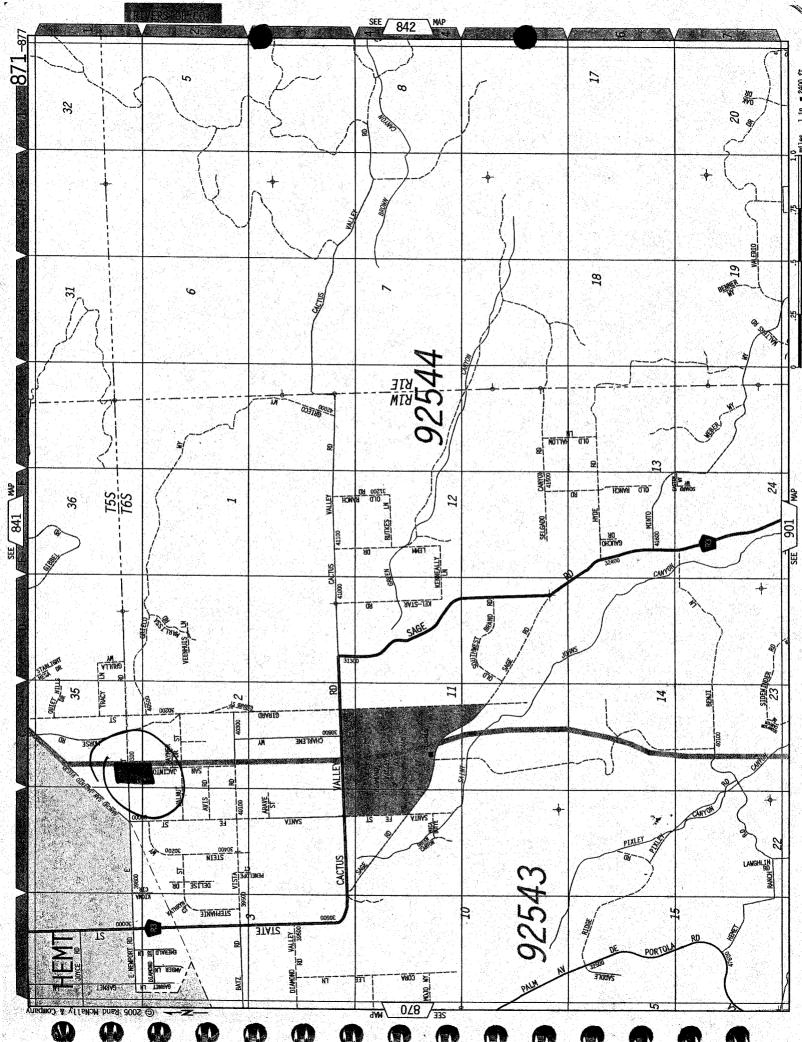
Executed this 20 th day of MARCH, 2014, at MARCH , California.

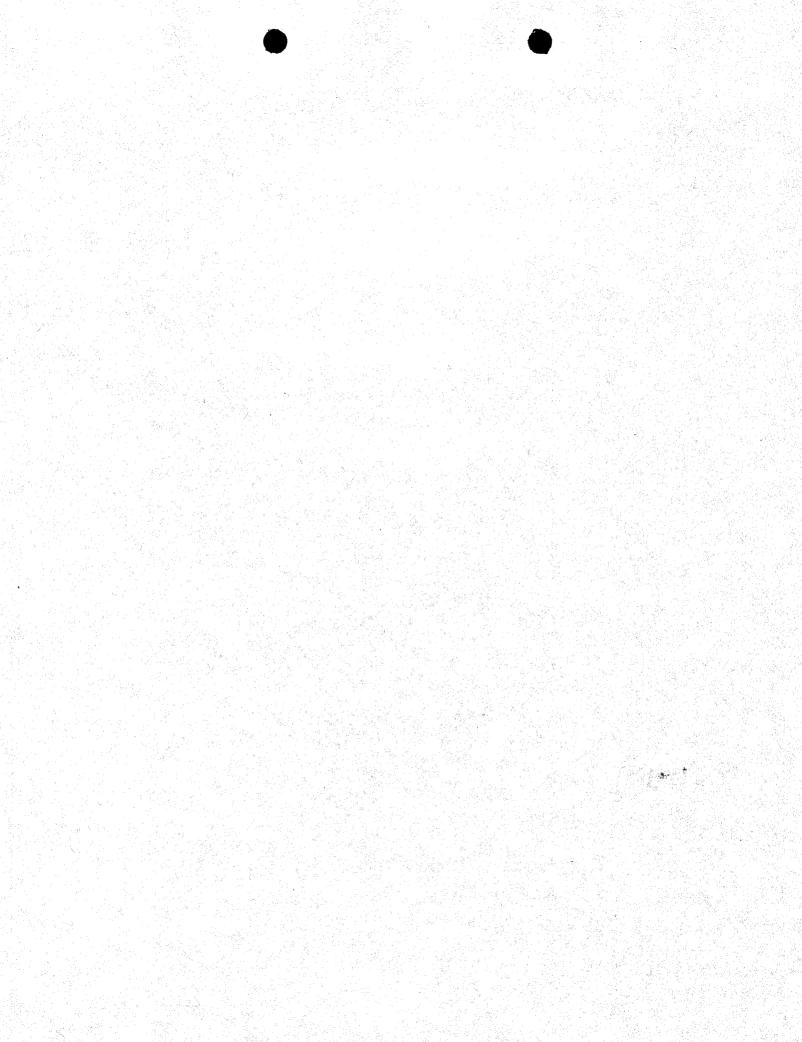
BRETT-POLLARD

Code Enforcement Officer
Code Enforcement Department

# EXHIBIT 66A?

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				늘이 시작하다 하다 이 시청하는		
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경기 교육 관계 취기						
						영영화의 회학자 내
					나는 경기를 가운데	
and the second s						
		환경 회장이 시작				
				네 늘! 그 하는 중 크림 이것		
			이 집작됐다. 이미네이			
			보여보고 하는 생활.			
						리 시 경기를 받는데 없
집을 되었다.						
				그렇게 걸다 왕당하.		
	강성 옷로 걸리다면				이번 이 그래 있다면	
					나는 이 경험에 가를	
					용 하기를 놓아갔다.	
		ニーしそう ひきがい コ			나는 그의 어디 캠프트리아	





# EXHIBIT 6B?

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기계 그는 전환 내용				
	화 관련이 그렇게 살아서			
		아 선생하는 일도 맛집을		
				명하면 어떻게 하면요?
		그 시계 화장성 시험 생활		
		경기 위 - 사람이		
실내용 이번 경우다				
			외에 보고를 다루	
		시 시 기업 기업 (100명 기업		
			가운 걸겠다고	
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Assessment Roll For the 2013-2014 Tax Year as of January 1,2013

Assessment #469091012	manuser standed damme vog proposi innernasjonar stemskriver in enjendelikkerst men proposit en tre innernasional anna servanja popu   =	Parcel # 469091012-8	
Assessee:	CARR ROBERT M	Land	95,198
Assessee:	CARR TAMARA BEVILACQUA	Structure	197,731
Mail Address:	34 HIGH ST	Full Value	292,929
City, State Zip:	ALEX BAY NY 13607		292,929
Real Property Use Code:	<b>R1</b>	Homeowners' Exemption	7,000
Base Year	1992	Total Net	285,929
Conveyance Number:	0613996		
Conveyance (mm/yy):	8/2003	View Parcel Map	
PUI:	R010000	view Pareer Map	
TRA:	71-053		
Taxability Code:	0-00		
ID Data:	Lot 18 MB 016/048 HEMET RIVERSIDE WALNUT EST TR		
Situs Address:	40245 NEWPORT RD HEMET CA 92543		

#### **RIVERSIDE COUNTY GIS**



Selected parcel(s): 469-091-012

#### \*IMPORTANT\*

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

#### STANDARD WITH PERMITS REPORT

APNs 469-091-012-8

#### **OWNER NAME / ADDRESS**

ROBERT M CARR TAMARA BEVILACQUA CARR 40245 NEWPORT RD HEMET, CA. 92543

MAILING ADDRESS (SEE OWNER) 34 HIGH ST ALEX BAY NY. 13607

LEGAL DESCRIPTION RECORDED BOOK/PAGE: MB 16/48 SUBDIVISION NAME: HEMET RIVERSIDE WALNUT EST TR LOT/PARCEL: 18, BLOCK: TRACT NUMBER: NOT AVAILABLE

#### **LOT SIZE**

**RECORDED LOT SIZE IS 1,45 ACRES** 

#### **PROPERTY CHARACTERISTICS**

WOOD FRAME, 1219 SQFT., 2 BDRM/ 2 BATH, 2 STORY, CONSTD 2003COMPOSITION, ROOF

469-091-012

WOOD FRAME, 1471 SQFT., 3 BDRM/ 1.75 BATH, 1 STORY, ATTACHED GARAGE(550 SQ. FT), CONST'D 1985TILE, ROOF, CENTRAL HEATING, **CENTRAL COOLING** 

#### THOMAS BROS. MAPS PAGE/GRID

PAGE: 871 GRID: C1, C2

#### **CITY BOUNDARY/SPHERE**

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

MARCH JOINT POWERS AUTHORITY
NOT IN THE JURISDICTION OF THE MARCH JOINT POWERS AUTHORITY

#### INDIAN TRIBAL LAND

NOT IN A TRIBAL LAND

#### SUPERVISORIAL DISTRICT 2011 (ORD. 813)

JEFF STONE, DISTRICT 3

#### SUPERVISORIAL DISTRICT (2001 BOUNDARIES)

JEFF STONE, DISTRICT 3

#### **TOWNSHIP/RANGE**

T6SR1W SEC 2

#### **ELEVATION RANGE**

1672/1680 FEET

#### **PREVIOUS APN**

469-090-012

#### **PLANNING**

#### LAND USE DESIGNATIONS

RC-LDR

#### SANTA ROSA ESCARPMENT BOUNDARY

NOT IN THE SANTA ROSA ESCARPMENT BOUNDARY

#### **AREA PLAN (RCIP)**

SAN JACINTO VALLEY

#### **COMMUNITY ADVISORY COUNCILS**

NOT IN A COMMUNITY ADVISORY COUNCIL AREA

#### **GENERAL PLAN POLICY OVERLAYS**

NOT IN A GENERAL PLAN POLICY OVERLAY AREA

#### **GENERAL PLAN POLICY AREAS**

#### **ZONING CLASSIFICATIONS (ORD. 348)**

A-1-1 (CZ 1459)

#### **ZONING DISTRICTS AND ZONING AREAS**

**HEMET-SAN JACINTO DISTRICT** 

#### **ZONING OVERLAYS**

문 사람이 많아 가는 그는 일벌레이 살이 밤이라고 있었다.				
한 것이 없었다. 그는 이 이 이 하는 것들을 것이 그래 있다.				
하는 생님이 아이들이 아름이 얼마나 얼마나 뭐 하다.				
			그는 작동물 클릭 수	
이렇게 다고 된 그리를 하는 요즘은 이름이다.				
지역 시간 현실 기능하는 기능을 다 가능했다. 경기를 보고 하는 경기를 받는 것 같습니다.				
레트 전화 경우 경기 집에 남은 생기 나는 사람들이 되었다.				
하는데 그는 만든 모르는 말이 살인 그리고 그는 있다.	그리고 회사들은 그리 기계를 내려왔다.			
		그렇지 않는데 얼굴하면 그렇다면 하다.		
	맞춰 아이 네티프 아이	등에 되어 됐다. 한 현업 보이다		[[[소리] [[전] [[소리]]
			작한 경소 생활	
	연기되어 얼마는 그리스			
		왜 그리다 그리고, 그 왕복 만찮아졌다.		
실리 전 그 시 그들은 연락하다고 있다. 육의			나는 사람이 하는 사람이.	
			유명할 때 이다	
그 일 하는 어느는 보기가 되는 이번 하는 목표했다.		나는 얼마를 하겠습니다.		
기일과 그는 사람들이 하가 하셨다. 이 기술을 모임되었다.		그 이 등 고급하실 어려면 모두 다		경기를 가지 않는다.
		[발생][제기] 전 12 (14) (A. 11) [제기]		
나를 하다고 되는데, 이번 이 사람들이 되었다. 그렇지 않다.	화가 됐는데 그는 그 사람이 되었다.			
한 한 것 같은 그는 어떤 하는 생활이 될까?	낚하 없는 나는 하루션 보다지			
		[2] 사건 (10명 14일 12일 12일 12		
교육 보이는데 그 이상에는 말을 살아왔다.		그 이 나는 이 노랑 경험하다.		아이들의 하는 것 같아.
홍선소 하다 하는 그 사는 한번 그 사람들이 가득하다.				김성화학 영화 유행.
성일 1위 그는 일이 그는 전에 맞는데 모든 것 같다.		인 하는 다른 장인 보고 있다니다. 그 없는데		
선생님들은 사람들은 사람들이 되었다.				
	[레이크 - 18 - 18 HONG - 18 플램	용하는 살이 있는 일을 하는데 하는데		
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	하는 물에 가고 없다면 걸다 나는			
	항임이 강에 보임하다했다.	강장에 다른 이 바람이 되었다.		
	엄마 이 그 이렇게 돌았다	않는 얼마 이 전환생활일이다	발표하게 열실	
경향 되었다고 말하다 하다 가를 다 갔다.	보통 사람이 보는 집을 가셨다.	사이보면 보이다. 함 인터넷 프랑스		
면 보는 이 그들은 사람이 많아 그 목록한 없다.	리스님 하게 보고를 살았습니다.	그러고 있는 그렇게 하게 그렇게		
보고됐다. 학교에도 속했다고 얼룩하다.				
		그 [독일부 경기] 그 그		
		[2011] 공급 경기 등 등 등 기업이 없어		
나 있었다. 일반 아내리면 전 그리고 기대 전략일까				
	せいけんちょうしょ しゅうしん ごきしる	되는 그리고 하는 경험에 가는 사람들 당하는 사람들이 되는 것이다.	法人工的法法律的的 医流流	그는 그는 이 가게 하는 그를 제 없어 되었다.

**NOT IN A ZONING OVERLAY** 

### HISTORIC PRESERVATION DISTRICTS

NOT IN AN HISTORIC PRESERVATION DISTRICT

#### SPECIFIC PLANS

NOT WITHIN A SPECIFIC PLAN

#### **AGRICULTURAL PRESERVE**

NOT IN AN AGRICULTURAL PRESERVE

#### **REDEVELOPMENT AREAS**

NOT IN A REDEVELOPMENT AREA

#### **AIRPORT INFLUENCE AREAS**

NOT IN AN AIRPORT INFLUENCE AREA

#### **AIRPORT COMPATIBLITY 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 RESPONSIBLITY AREA**

STATE RESPONSIBILITY AREA

#### **DEVELOPMENT FEES**

#### **CVMSHCP FEE AREA (ORD. 875)**

NOT WITHIN THE COACHELLA VALLEY MSHCP FEE AREA

#### WRMSHCP FEE AREA (ORD. 810)

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

#### **ROAD & BRIDGE DISTRICT**

**NOT IN A DISTRICT** 

#### EASTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 673)

NOT WITHIN THE EASTERN TUMF FEE AREA

#### WESTERN TUMF (TRANSPORTATION UNIFORM MITIGATION FEE ORD. 824)

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

#### **DIF (DEVELOPMENT IMPACT FEE AREA ORD. 659)**

SAN JACINTO VALLEY

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

NOT WITHIN AN SKR FEE AREA.

NOT IN A DEVELOPMENT AGREEMENT AREA

#### TRANSPORTATION

**CIRCULATION ELEMENT ULTIMATE RIGHT-OF-WAY** 

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

#### **ROAD BOOK PAGE**

123

#### TRANSPORTATION AGREEMENTS

NOT IN A TRANSPORTATION AGREEMENT

#### CETAP (COMMUNITY AND ENVIRONMENTAL TRANSPORTATION ACCEPTABILITY PROCESS) CORRIDORS

NOT IN A CETAP CORRIDOR.

#### **HYDROLOGY**

**FLOOD PLAIN REVIEW** 

WITHIN AREAS OF FLOODING SENSITIVITY. CONTACT THE FLOOD PLAIN MANAGEMENT SECTION AT (951) 955-1200 FOR INFORMATION

#### **WATER DISTRICT**

EMWE

#### **FLOOD CONTROL DISTRICT**

RIVERSIDE COUNTY FLOOD CONTROL DISTRICT

#### **WATERSHED**

SAN JACINTO VALLEY

#### **GEOLOGIC**

#### **FAULT ZONE**

NOT IN A FAULT ZONE

#### **FAULTS**

NOT WITHIN A 1/2 MILE OF A FAULT

#### **LIQUEFACTION POTENTIAL**

MODERATE

#### **SUBSIDENCE**

SUSCEPTIBLE

#### PALEONTOLOGICAL SENSITIVITY

HIGH SENSITIVITY (HIGH B).

SENSITIVITY EQUIVALENT TO HIGH A, BUT IS BASED ON THE OCCURRENCE OF FOSSILS AT A SPECIFIED DEPTH BELOW THE SURFACE. THE CATEGORY HIGH B INDICATES THAT FOSSILS ARE LIKELY TO BE ENCOUNTERED AT OR BELOW FOUR FEET OF DEPTH, AND MAY BE IMPACTED DURING EXCAVATION BY CONSTRUCTION ACTIVITIES.

#### **MISCELLANEOUS**

#### **SCHOOL DISTRICT**

HEMET UNIFIED

#### **COMMUNITIES**

DIAMOND VALLEY

#### **COUNTY SERVICE AREA**

NOT IN A COUNTY SERVICE AREA.

#### LIGHTING (ORD. 655)

ZONE B, 23.22 MILES FROM MT. PALOMAR OBSERVATORY

#### **2010 CENSUS TRACT**

043304

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#### **URBAN-BUILT UP LAND**

#### **TAX RATE AREAS**

071053

- COUNTY FREE LIBRARY
   COUNTY STRUCTURE FIRE PROTECTION
   COUNTY WASTE RESOURCE MGMT DIST
- •CSA 152
- **•EASTERN MUN WATER IMP DIST 1**
- **•EASTERN MUN WATER IMP DIST 14**
- **•EASTERN MUN WTR IMP DIST 17**
- •EASTERN MUNICIPAL WATER
  •FLOOD CONTROL ADMINISTRATION
  •FLOOD CONTROL ZONE 4

- •GENERAL
  •GENERAL PURPOSE
- **•HEMET UNIFIED SCHOOL**
- •METRO WATER EAST 1301999
- **•MT SAN JACINTO JUNIOR COLLEGE**

- •MI SAN JACINTO JUNIOR COLLEGE
  •RIV CO REG PARK & OPEN SPACE
  •RIV. CO. OFFICE OF EDUCATION
  •SAN JACINTO BASIN RESOURCE CONS
  •SAN JACINTO VALLEY CEMETERY
  •VALLEY HEALTH SYSTEM HOSP DIST

- **•VALLEY WIDE REC & PARK**

# SPECIAL NOTES NO SPECIAL NOTES

**CODE COMPLAINTS** 

Case #		Description		Start Date
CV1204026	NEIGHBORHOOD ENFORCEMENT			Jul. 17, 2012
CV1303306	ABATEMENT			Aug. 7, 2013

Case #	Description	Status
107446	DWLG & ATT GAR	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
112645	TEMP POWER POLE	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
198992	DET GARAGE (24X36)	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017
BAR970333	CONVERT GARAGE AND ATTIC SPACE TO GUEST HOUSE	EXPIRED
BPL010445	REPLACE EXISTING SEPTIC SYSTEM	FINAL
BRS031658	CONVERT GARAGE TO GUEST DWELLING	FINAL
BXX011690	REPAIR TO SLAB AND FOUNDATION TO SFR	FINAL
BZ328607	PLANCHECK SWG& ATT GAR	CONTACT THE BUILDING AND SAFETY RECORDS DEPARTMENT AT 951-955-2017

ENVIRONMENTAL HEALTH PERMITS

- 1		The state of the s			
	Case #		Description		Status
	EHS030445	PLAN REVIEW		APPLIED	

**PLANNING PERMITS** 

Case #	Description	Status
NO PLANNING PERMITS		NOT APPLICABLE

REPORT PRINTED ON...Mon Mar 03 16:09:53 2014 Version 131127

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

# **Updated Lot Book**

**Customer:** 

Order Number:

30859

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

CA 92501

Dated as of:

Attn:

Riverside

Reference:

CV13-03306 / Regina Keyes

IN RE:

CARR, ROBERT M.

FEE(s):

Report: \$60.00

Order Date: 3/3/2014

County Name: Riverside

Property Address: 40245 Newport Rd.

Hemet

**Brent Steele** 

CA

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

All exceptions are as follows:

Assessor's Parcel No.: 469-091-012

Assessments: Land Value: \$0.00

Improvement Value:

\$0.00

**Exemption Value:** 

\$0.00

Total Value:

\$0.00

Property Taxes for the Fiscal Year

2013-2014

First Installment

\$1.641.01

Penalty

\$164.08

Status

NOT PAID-DELINQUENT

Second Installment

\$1,641.01

Penalty

\$0.00

**Status** 

OPEN NOT-PAID (DUE DATE 04/10/2014)

Prior Delinquencies for tax defaulted year(s)

2011-2012

Redemption Amount

\$8.542.67

If paid by

03/31/2014

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

Order Number: 30859

Reference: CV13-03306 / Reg

A Notice of Administrative Proceedings by the

City of Murrieta
County of Riverside

Recorded 10/07/2013

Document No. 2013-0482260

A Notice of Administrative Proceedings by the

City of Murrieta

County of Riverside

Recorded 10/07/2013

Document No. 2013-0482261

NO OTHER EXCEPTIONS

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RECORDING REQUESTED BY:

County of Riverside Code Enforcement Department

AND WHEN RECORDED MAIL TO:

County of Riverside Code Enforcement Department 37600 Sky Canyon Drive, Suite G Murrieta, California 92563 Mail Stop #5155

DOC # 2013-0482260 10/07/2013 02:59P Fee:NC

Page 1 of 1 Recorded in Official Records County of Riverside Larry W. Mard

County Clerk & Recorder





(space for recorder's use)

### NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public or other code violation(s) on the property of:

Case #: CV-1303306

ROBERT M CARR/TAMARA BEVILACOUA CARR ) and DOES I through X, Owners

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

ADDRESS:

**40245 NEWPORT RD, HEMET CA, 92543** 

PARCEL #

469-091-012

LEGAL DESCRIPTION: 1.45 acres in LOT 18 of HEMET RIVERSIDE WALNUT EST TR, recorded in MB 16 page 48

VIOLATION(S): Riverside County Code (Ordinance) 15.16.020 (Ord. 457) Single Family Residence(with converted attached garage).,15.16.020 (Ord. 457) Guest House (Converted to 2nd unit), 15.16.020 (Ord. 457) Accessory Structure-Shed, 15.16.020 (Ord. 457) Accessory Structure-Carport, that such proceedings are based upon the noncompliance of such structure or land with the requirements of Riverside County Codes (Ordinances)listed above; and that failure to comply with the lawful orders of the Code Enforcement Director and/or authorized agents of the County of Riverside heretofore and hereafter issued relative to the above matter may result in demolition of the offending structure, abatement of the public nuisance or other available legal remedies and assessment of the costs, expenses, and administrative costs thereof to the property heretofore described as a tax and special assessment lien on such property; that any purchaser, his heirs, or assigns acquiring said property subsequent to the recording of the Notice with the County Recorder shall have such interest subject and subordinate to said tax and assessment lien. Notice is Further Given in accordance with Sections 17274 and 24436.5 of the California Revenue and Taxation Code, that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

COUNTY OF RIVERSIDE CODE ENFORCEMENT DEPARTMENT

Hector Viray, Code Enforcement Department

#### **ACKNOWLEDGEMENT**

State of California )

County of Riverside SS
On 10/01/2013 before me, Elizabeth B. Ross, Notary Public, personally appeared Hector Viray who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/arc subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/hen/their authorized capacity(ies), and that by his/hen/their signature(e) on the instrument the person(e), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Commission #:2015670 Expires: March 28, 2017

(Seal)



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**RECORDING REQUESTED BY:** 

County of Riverside

Code Enforcement Department

AND WHEN RECORDED MAIL TO:

County of Riverside
Code Enforcement Department
37600 Sky Canyon Drive, Suite G
Murrieta, California 92563
Mail Stop #5155

DOC # 2013-0482261 10/07/2013 02:59P Fee:NC Page 1 of 1

Recorded in Official Records County of Riverside Larry W. Ward





#### NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public or other code violation(s) on the property of:
ROBERT M CARR / TAMARA BEVILACQUA CARR )

and DOES I through X, Owners

Case #: CV-1204026

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

ADDRESS:

**40245 NEWPORT RD, HEMET CA, 92543** 

PARCEL#:

469-091-012

LEGAL DESCRIPTION: 1.45 acres in LOT 18 of HEMET RIVERSIDE WALNUT EST TR, recorded in MB 16 page 48

VIOLATION(S): Riverside County Code (Ordinance) 15.48.040 (Ord. 457) Substandard Mobile Home/RV,15.08.010 (Ord. 457) Detached Garage and attic to 2nd unit,15.08.010 (Ord. 457) Converted Attached Garage,15.08.010 (Ord. 457) Accessory Structure(carport) with electric, 15.08.010 (Ord. 457) Accessory Structure(shed) with electric, that such proceedings are based upon the noncompliance of such structure or land with the requirements of Riverside County Codes (Ordinances) listed above; and that failure to comply with the lawful orders of the Code Enforcement Director and/or authorized agents of the County of Riverside heretofore and hereafter issued relative to the above matter may result in demolition of the offending structure, abatement of the public nuisance or other available legal remedies and assessment of the costs, expenses, and administrative costs thereof to the property heretofore described as a tax and special assessment lien on such property; that any purchaser, his heirs, or assigns acquiring said property subsequent to the recording of the Notice with the County Recorder shall have such interest subject and subordinate to said tax and assessment lien. Notice is Further Given in accordance with Sections 17274 and 24436.5 of the California Revenue and Taxation Code, that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

COUNTY OF RIVERSIDE CODE ENFORCEMENT DEPARTMENT

Hector Viray, Code Enforcement Department

#### **ACKNOWLEDGEMENT**

State of California ) County of Riverside )SS

On 10/01/2015 before me, Elizabeth B. Ross, Notary Public, personally appeared Hector Viray who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

Commission #:2015670 Expires: March 28, 2017

Signature: Ebeaberh B-Row (Seal)



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# **Lot Book Report**

Order Number:

FEE(s):

Order Date: 8/27/2013 Dated as of: 8/19/2013

County Name: Riverside

Report: \$120.00

29354

**Customer:** 

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

Riverside

CA 92501

Attn:

**Brent Steele** 

Reference:

CV12-04026/CV13-03306/E, Ross

IN RE:

CARR, ROBERT M.

Property Address: 40245 Newport Road

Hemet

CA 92543

Assessor's Parcel No.: 469-091-012-8

Assessments:

Land Value:

\$93,332.00

Improvement Value:

\$193,854.00

**Exemption Value:** 

\$7,000.00

Total Value:

\$280,186.00

# Tax Information

Property Taxes for the Fiscal Year

2012-2013

First Installment

\$1,608.92

Penalty

\$160.87

Status

NOT PAID-DELINQUENT

Second Installment

\$1,608.92

Penalty

\$198.37

**Status** 

**NOT PAID-DELINQUENT** 

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

Order Number: 29354

Reference: CV12-04026/CV1

# **Property Vesting**

The last recorded document(s) transferring title of

said property

Document Type Grant Deed

Dated 03/28/1991

Recorded 04/04/1991

Document No. 109982

D.T.T. \$222.75

Grantor James R. Campbell and Evelyn E. Campbell, husband

and wife

Grantee Kelly C. Clark and Tamara Bevilacqua Clark, husband

and wife as joint tenants

Document Type Grant Deed

Dated 02/21/1992

Recorded 03/10/1992

Document No. 081418

D.T.T. \$0.00

Grantor Kelly G. Clark and Tamara Bevilacqua Clark, husband

and wife

Grantee Kelly G. Clark and Tamara Bevilacqua Clark, husband

and wife and Louis A. Bevilacqua and Dolores M. Bevilacqua, husband and wife, parents of Tamara Clark,

all of joint tenants

Document Type Grant Deed

Dated 04/06/2001

Recorded 05/21/2003

Document No. 2003-366439

D.T.T. \$0.00

Grantor Kelly G. Clark

Grantee Dolores Bevilacqua a widow, and Tamara Bevilacqua

Carr, a married woman as her sole and seperate

property as joint tenants

Affidavid-Death of Joint Tenant

Dated 05/21/2003

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

Order Number: 29354

Reference: CV12-04026/CV1

Recorded 05/21/2003

Document No. 2003-366440

Decedent Louis A. Bevilacqua aka Luigi Antonio Bevilacqua

 Document Type
 Grant Deed

 Dated
 07/24/2003

 Recorded
 08/12/2003

 Document No.
 2003-613996

D.T.T \$0.00

Grantor Dolores Bevilacqua, a widow and Tamara Bevilacqua

Carr, a married woman as her sole and separate

property as joint tenants

Grantee Robert M. Carr and Tamara Bevilacqua Carr, husband

and wife as joint tenants

Property Now Vested as Tamara Bevilacqua Clark, Dolores M. Bevilacqua,

Robert M. Carr, and Tamara Bevilacqua Carr

## **Deeds of Trust**

Position No. 1st

 A Deed of Trust Dated
 07/24/2003

 Recorded
 08/12/2003

 Document No.
 2003-613997

 Amount
 \$175,000.00

Trustor Robert M. Carr and Tamara Bevilacqua Carr, husband

and wife as joint tenants

Trustee None Shown

Beneficiary Loan Link Financial Services

Assignment Dated 08/06/2003

Recorded 01/30/2004

Document No. 2004-0069785

Assigned to ABN Amro Mortgage Gourp, Inc.

Request for Notice Recorded 04/21/2010

Document No. 2010-0183334

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

Order Number: 29354

Reference: CV12-04026/CV1

Substitution of Trustee Recorded 07/08/2010

Document No. 2010-0320345

Trustee Cal-Western Reconveyance Corporation

Position No. 2nd

A Deed of Trust Dated 08/15/2007

Recorded 09/12/2007

Document No. 2007-0576796

Amount \$52,000.00

Trustor Robert M. Carr and Tamara Bevilacqua Carr, husband

and wife as joint tenants by Shannon Obringer as

attorney in Fact

Trustee Escrow Closing Services, Inc.

Beneficiary Mortgage Electronic Registration Systems, Inc., acting

as a nominee for E-Loan Inc., a Delaware Corporation

## **Additional Information**

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

Central Judicial District

Case No. RIC 389271

Recorded 01/22/2004

Document No. 2004-0044697

Amount \$36,956.21

Debtor Bobby Carr

Creditor State Farm General Insurance Company

# **Legal Description**

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

LOT 18 OF BLOCK 7 OF HEMET RIVERSIDE WALNUT ESTATES TRACT, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 16, PAGE 48 OF MAPS, RECORDED IN THE COUNTY RECORDER OF SAID COUNTY.

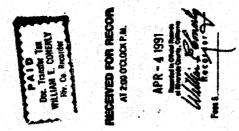
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Order No. 2-1938-B
EscrowNo. 2-1938-B
Lain No. Recording Requested By
CHICAGO TITLE COMPANY

WHEN RECORDED MAIL TO: Kelly G. Clark and Tamara Bevilacqua Clark 40245 Newport Road Hemet, Calif. 92343



SPACE ABOVE THIS LINE FOR RECORDER'S USE

MAIL TAX STATEMENTS TO:

as shown above

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A-P

7-10-50

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91-08937-22 m

COLUMENTARY TRANSFER TAX \$ 222.75

.... Computed on the consideration or value of property conveyed; OR .... Computed on the consideration or value (es. liens or encumbrance remaining at time of sels.

Signature of Declarant or Agent determining tax - Firm Name

## GRANT DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged.

JAMES R. CAMPBELL AND EVELYN E. CAMPBELL, Husband and Wife

hereby GRANT(S) to

KELLY G. CLARK AND TAMARA BEVILACQUA CLARK, Husband and Wife as Joint Tenants

the real property in the City of County of Riverside

. State of California, described as

Lot 18 of Block 7 of HEMET RIVERSIDE WALNUT ESTATES TRACT, as shown by map on file in Book 16, Page 48 of maps, Records of Riverside County, California.

ated March 28, 1991	James R. Campbell
TATE OF CALIFORNIA 68.	01190
1	1 One 6 Carolell
fore me, the undersigned, a Notary Public in and for said State, per-	Evelyn 7. Campbell
rially appeared.	to the Mill Continue
	witnessed by: Val beton
reconsily known to me (or proved to me on the basis of satisfactory	
dence) to be the person(s) whose name(s) is/are subscribed to the	
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idence) to be the person(s) whose name(s) la/are subscribed to the thin instrument and actor—andged to me that he/she/they executed a same.  THESS my hand and official seal.	

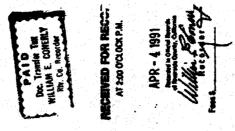
Public Record

Order: Non-Order Search Doc: RV:1991 00109982

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			이 가장 등에 없다는 이렇지 않는 생기에게	
하는 경화에 가는 사람들은 사람들이 얼마나 있다.			그리다 경험하다 하네 됐다면 하를 하는데 있다.	
			그 그들 그렇지만 돼요 한번 바람이다.	
			그 이번 보고 하를 잃었다면 그렇게 되어 된다.	
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			그 그리아 시간 현존 경이 있는 선수는 이 없었다.	
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			마는 모여 빛인 (그렇게 모양하다면 점 등 ) .	
			하는 아이는 이 얼마에 살아왔다는데 하다 다시다.	100
			엄마 그렇게 모르지고 하고하는 병을다	- dy
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그는 바람이 하고 된 상인을 살아내면 함께 가게 다				
				A) F
		그는 경상을 취임하는 바다		
			그는 경기의 공급하다면서 되었다.	
어머니 이 이번 사람들은 그렇게 나왔다고 있었다.		그렇는 맛이 나가 살았다. 하나가 다	나는 그렇게 나가지는 사고 보고 됐다.	
		어린 하고 있다면 그 유명 중심하다.	되어 보는 이 스닷컴에 취고 전 보안 됐다.	
	기계의 그렇게 하는 그런 가능한	그는 이번 말로 그렇게 하지만 이	경기 등이 되는 경험에 함께 취임을	
			얼마가 들면 해를 내려왔다.	
		면 함께 다른 살림을 하고 있습니다.	그리트 등이 하고 그 사이를 하지 않는데	
	이 이 맛이 맛있는데 그렇게 없는 것이		원하다 아이 교회 아랫동안 등 하셨다.	1.
			그 그림, 그렇게 오십리 중하였다.	
		entre de la Companya de la Companya Na la Companya de la	그리다 그리 이 그를 하는데 하다 다른다.	
			원하는 등이 많은 기가 하나가 없다.	
			시점이 되었다. 내고 된 경우를 하셨다. 나는	
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			그 이 지나는 얼마를 됐다. 이 이 지나는	
	그는 경기 생각을 가게 다른다.			
			그 교내는 아들에 없는 바람이는 살아 살라고 있다.	
			오늘 이 복고는 최근에 마스를 되었다.	. 3
[문화 기계 사용 기계 사용 기계		그리 생활을 위한 범인들 하는데		
		그런 있는데 그는 계속이 된다.	얼마 그는 얼마라 하는 걸리 하다 하는 것	
			이동은 그 씨는 불만한 뒤로 다 주목 등 함	
		고에 감독이 되는 것 같은 일반이다.	이렇게 이렇게 하셨다면 얼룩이 되었다.	A01 11
		이 들었다. 그 물길의 말라고 있다		
	열차 하다는 경하는데 가능하다.			
		기리는데 안 안 함께를 했습니다.	네 경기, 이 사람들이 생각하는 모모 생기다	
		장마되는 경기를 하게 되었다.	공고, 이번 그는 현대를 다 상략을 받는	
	나는 성상으로 하는 이 분들이다	나고 화기에 한국 반속을 본지했다.	이 이렇게 하는 것 같아 살충살이다. 가능 이	
	a gradu da Santa da Santa			
			날이 그리는 아이들이 얼굴해 살았다.	
		[PLOS # 12] 中国企業門建立日	그는 그는 것 같아요 하루스다셔	A. C.
	얼마 그리고 있다. 저는 이번 생기			
				11 124

Order No. Escrow No. 2-1938-B Loin No. Recording Requested By CHICAGO TITLE COMPANY

WHEN RECORDED MAIL TO: Kelly G. Clark and Tamara Bevilacqua Clerk 40245 Newport Read Hemet, Calif. 92343



SPACE ABOVE THIS LINE FOR RECORDER'S USE

DOCUMENTARY TRANSFER TAY &

re of Decisions of Agent determining tex - Firm Name

MAIL TAX STATEMENTS TO:

as shown above

91-08932-22 mi=

### GRANT DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged. JAMES R. CAMPBELL AND EVELYN E. CAMPBELL, Husband and Wife

hereby GRANT(S) to

KELLY G. CLARK AND TAMARA BEVILACQUA CLARK, Husband and Wife as Joint Tenants

the real property in the City of County of Riverside

, State of California, described as

Lot 18 of Block 7 of HEMET RIVERSIDE WALNUT ESTATES TRACT, as shown by map on file in Book 16, Page 48 of maps, Records of Riverside County, California.

STATE OF CAUFORNIA COUNTY OF Riverside

March 29, 1991

said State, personally appeared Val Jackson

known to me for proved to me on the basis of the oath of

That re/she resides in Hemet, California

was present and saw James R. Campbell and Evelyn E. Campbell personally

known to him/her to be the same person(s) described in and who executed the within instrument, as a partylese) thereto, sign, seal and deliver the same and that said partylese) duly acknowledged in the presence of said affiant, that he/sherthey executed the and that said afficant, thereupon at the party's (198') request

WITNESS my hand and official soal.
Signature Carling H. Bu Jen



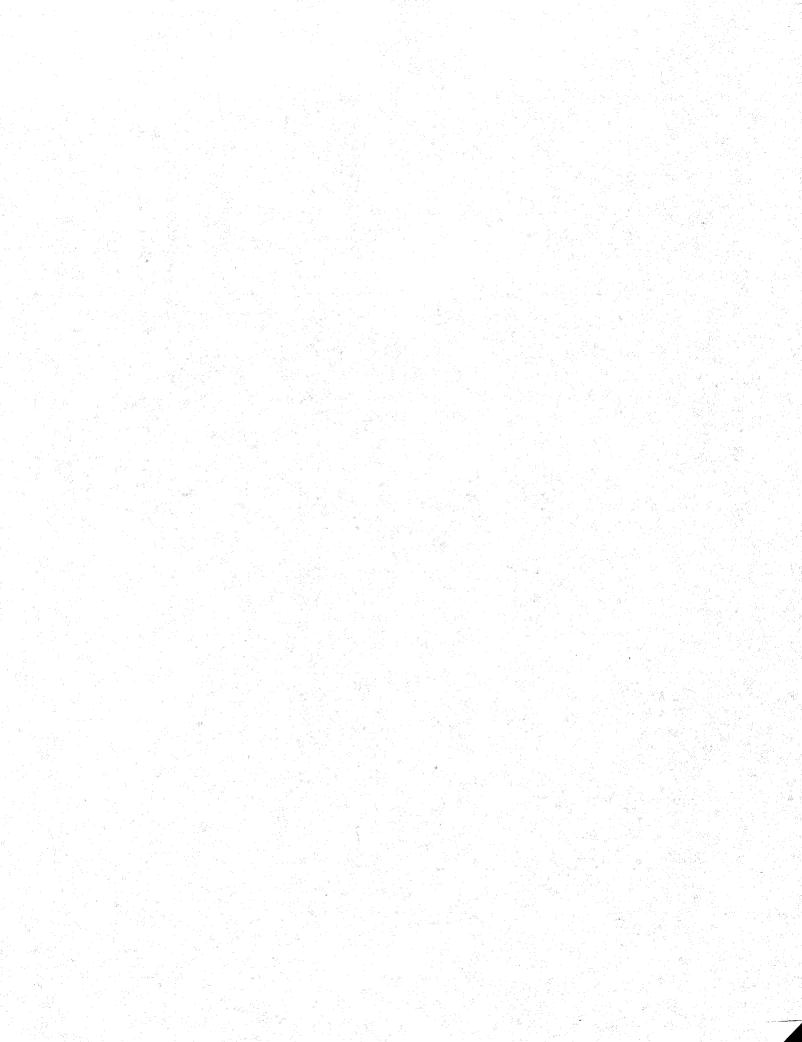
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1002 (6/82)

Public Record

Order: Non-Order Search Doc: RV:1991 00109982

Page 2 of 2



MAIL TAN STATEMENTS 061418 Relly G. Clark and Tamera Bevilacqua Clark 40245 Newport Road Hemmat, CA 92543 Title Order No. Escrow No. SPACE ABOVE THIS LINE FOR **GRANT DEED** uted on the full value loss the value of liens or oncumbrances remaining thereon at the timents or realty is located in unincorporated area city of . FOR A VALUABLE CONSIDERATION, receipt of which is hereby seknowledged. Kelly G. Clark and Tamara Bevilacqua Clark, humband and wife hereby GRANT(S) to Kelly G. Clark and Tamara Bevilacqua Clark, husband and wife, and Louis A. Bevilacqua and Dolores H. Bevilacqua, husband and wife, parents of Tamara Clark, all of joint tenents the following described real property in the , state of California: Riverside county of Lot 18 of Block 7 of Hemet Riverside Walnut Estates Tract, as shown by map on file in book 15, Page 48 of maps, Records of Riverside County, California. COUNTY OF SUPPLIED CO of Glanary 6. CLARK AND TAMARA plany Public in and for said County and Stu EVILACOUA CLARK Assessor's Parcel No. MAIL TAX STATEMENTS TO PARTY SHOWN ON FOLLOWING LINE, IF NO PARTY SO SHOWN, MAIL AS DIRECTED ABOVE Street Addition City & State

Public Record

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			. 41 Martin agricult		
		당하는 경우를 받고 함께 일본 기대를 기대한다.			
					보다 얼마를 받는
				엄마가 되었다면 함께 다	
				네이는 얼마를 걸었다.	
	그렇게 많아 가게 있었				
		하는 사람이 가득하게 다			
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					바람 관리 경찰이다.

Order No. Escrow No. Loan No.

WHEN RECORDED MAIL TO:

Tamara Bevilacqua Carr 40245 Newport Road Hemet, CA 92543 DOC # 2003-366439

05/21/2003 08:00A Fee:7.00

Page 1 of 1 Recorded in Official Records County of Riverside

Gary L. Orso Assessor, County Clark & Recorder



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..... Computed on the consideration or value less tiens or encumbrances remaining at time of sale.

Signature of Declarant or Agent determining tax — Firm Name

7

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## **GRANT DEED**



FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Kelly G. Clark

hereby GRANT(S) to Dolores Bevilacqua a widow, and Tamara Bevilacqua Carr a married woman as her sole and seperate property as joint tenants.

the real property in the City of HEMET County of Riverside

. State of California, described as

LOT 18 of Block 7of Hemet Riverside Walnut Estates Tract, as shown by map on file in book 16, page 48 of maps, Records of Riverside County, California.

STATE OF CALIFORNIA
COUNTY OF RIVERING AS.

On ADR. 1 6 7001 before me,
DURMAN S. HAMPT

personally appeared KE/IY 6. CLANEK

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) la/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.

Signature Aum

Har

MAIL TAX STATEMENTS TO:

(This area for official notarial seal)



1002 (1/94)

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Order No. Escrow No. Loan No.

WHEN RECORDED MAIL TO:

Tamara Bevilacque Carr 40245 Newport Road Hemet, CA 92543 DOC # 2003-366440

05/21/2003 08:00A Fee:10.00 Page 1 of 2 Recorded in Official Records County of Riverside

Gary L. Orso Assessor, County Clerk & Recorder



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10

# AFFIDAVIT — DEATH OF JOINT TENANT



principal de la companya de la comp	그렇게 그렇게 하는 사람들이 가장 그렇게 하면 하는 것이 하는 것이 말했다는 사람이 없어 가장 하는 사람들이 하다.
	이 되는 이 보고 하고 하는 그를 가게 되는 것이다.
Tamara Bevilacqua Carr	of legal age, being first duly swom, deposes and says:
That Louis A. Bevilacqua AKA	, the decedent mentioned in the attached certified copy of
Certificate of Death is the same person as Louis A. Bo	Sevilacqua
named as one of the parties in that certain GRANT_D	MESD dated February 21, 1992
executed by Kelly G. Clark and Tamara Bevil	Lacqua Clerk
to Kelly G. Clark and Tamara Bevilacqua Cla	ark and Louis A. Bevilacqua and Dolores M. Bevilac
as joint tenants, recorded as Instrument No. 81418	on <u>March 18, 1992</u> in
Book N/A , Page N/A , of Official Record	rds of <u>Riverside</u> County, California,
covering the following described property situated in the Co	County of Riverside , State of California.
	The state of the s
LOT 18 of Block 7 of Hemet Riversie man as fle is book 14, ness 48 of	de Walnut Estates Tract, as shown by
map on file in book 16, page 48 of California.	de Walnut Estates Tract, as shown by
map on file in book 16, page 48 of	de Walnut Estates Tract, as shown by
map on file in book 16, page 48 of	de Walnut Estates Tract, as Shown by f maps, Records of Riverside County,
map on file in book 16, page 48 of	de Walnut Estates Tract, as shown by f maps, Records of Riverside County,
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map on file in book 16, page 48 of California.  Dated 5/31/03	de Walnut Estates Tract, as shown by f maps, Records of Riverside County,  bamara Burlacqua Carr  Tamara Beriladqua Carr
map on file in book 16, page 48 of California.	de Walnut Estates Tract, as shown by f maps, Records of Riverside County,  bamara Burlacqua Carr  Tamara Beriladqua Carr
map on file in book 16, page 48 of California.  Dated 5/3/03  SUBSCRIBED AND SWORN TO before me, the undersign	de Walnut Estates Tract, as shown by f maps, Records of Riverside County,  bamara Burlacqua Carr  Tamara Beriladqua Carr
map on file in book 16; page 48 of California.  Dated 5/3/03  SUBSCRIBED AND SWORN TO before me, the undersign a Notary Public in and for said State, this 2/3+ day of May, 2003	de Walnut Estates Tract, as Shown by f maps, Records of Riverside County,  bamara Burlacqua Carr  Tamara Beriladqua Carr  med,
map on file in book 16, page 48 of California.  Dated 5/3/03  SUBSCRIBED AND SWORN TO before me, the undersign	de Walnut Estates Tract, as Shown by f maps, Records of Riverside County,  bamara Burlacqua Carr  Tamara Beriladqua Carr  med,

Public Record

Order: Non-Order Search Doc: RV:2003 00366440

				그리자 회에 사실 기원 등 등 원칙 기관
		(李龙) (唐孝) (《大文》		
	Tak ta tiaga			
				등 기계에 대폭력 취취 등 다니다.
				물통하는 그림 회사를 받는 그리는 말다
	[14] 아들께 이번 11일 (1) [1]			그 사용 문화 병상하셨다고 말이 되어야?
				이 그는 사람이 어떻게 하나를 되었다.
				그 보이 없이 불통 살을 보여왔다고 말했다면?
	생물 시발목 아이를 보다했다.			그 있다. 이 그는 항공 하지 않았다. 얼마 같인
				그 국민 하기 있었다는 중세 되는 이번 통점.
				성하는 사람들은 경기를 받는 것이다. 실하는 사람들은 기계를 받는 것이다.
				그렇게 모양하다 하다 성으로
				表现 美国 医甲酚酚 医抗尿病 医二氏病
				일본 아이가 싫어된다. 이 중심다 그
Niella lie tale og stagen				경기 있다면 나라 무슨 것이 살아서 살았다. 그 밤
	크기의 제 된다. 연속으로			
				병원들은 이 교회의 회사 회사를 받다.
			최근되어 시간의 학생활동하다.	
				그리 함께 다시하는 물론을 하고 됐다.
				되는 항공하다 하는 것이 나는 사람이다.
			[4] 이 글린글랑 등려와 다.	아이가 그 나타를 보다고 있다.
	ale di anaki ketera			화는 등일이 되지 않았다. 아니라 병원
			글 근목 엄마 쪽(목걸로인 된	
				보고 그는 열린 양보는 경우 잃었는 경우 살빛
				이 사람들은 경험이 되는 사람들이 가는 것이 되었다.
	그 아들의 얼마를 잃었다.			나는 그는 것 같아요? 경우를 하고 있는 것 같
			회사 소설시간 - 대한 회회사기	
				그는 이 집에 가장 사람들이 가장하
		원기가 병교하는 하고 하다		
				되고 그는 그는 경찰 학생들은 이 이렇게 하
	그 그리고 생산하다 함마다		이 있다면 가는 살아 가지 않는 것이	
			The State of States	
	지는 살림이 되를 잃다고 있다.			
And the second second				시하고 아니라 하는 사람들이 있다.
				이어는 수학생은 이번 없이 되지 않았다.
				돌아들이 얼마를 보는 아이들이 되어 있다.
		마음 원생들의 그릇 모양		
		garanti jerbija karalina		그렇다 그렇다면 화사하는 살이 가게 되었다.

# COUNTY OF RIVERSIDE RIVERSIDE, CALIFORNIA

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CERTIFIED COPY OF VITAL RECORDS STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

MAY 2 1 2003



				공료 가 하지 않았다고 하다.
				시작 현재 그의 기관을 다
				인원을 하는 점점 하나 되었다.
		and a second of the		
				그 이는 원하다고 다리 싫다.
				요. 요. 한 시 하나 생활하다
				그렇다는 하는 없었다.
the twine will be United			그림 교육 아버지를 하는다.	
그리는 이렇게 함께 되지 않다.				
				상대 그냥 후에 되었다고 밝혔다.
			프로고 한 목 한글 반입하다	
	네. 전 그리 보고 있다. 하고 있다	그렇게 되는 사람들은 얼마리다 하다.	이 그는 사람들은 사람들이 많은 것은	
	이번 아이 얼마나 살랐다. 유명			
			그 교육 그 이 과 경영을 하다.	
	기계에 얼굴하는 것이			
	발생하다 나는 얼마나 뭐 하나 하다		어머니가 되는 사람들이 되는	나는 이 사람들이 된 것이다.
			사이 사용물 하시아 사용 보다 나	
Carago de Bajardas				

RECORDING REQUESTED BY **DIVERSIFIED TITLE COMPANY** When recorded mail document and tax statement to: ROBERT M. CARR TAMARA BEVILACQUA CARR **40245 NEWPORT ROAD HEMET, CA 92543** 

2003-613996 86/12/2083 98:88A Fee:33.88 Page 1 of 3 orded in Official Records County of Riverside Gary L. Orso County Clerk & Record Space Above This Line for Recorder's Use Unity

A.P.N.: 469-091-012-8 TRA #: 006

Order No.: E5306107-24

Escrow No.: 500358-DB

## **GRANT DEED**

THE UNDERSIGNED GRANTOR(s) DECLARE(s) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY Second 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 HEMET, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, DOLORES BEVILACQUA, A WIDOW AND TAMARA BEVILACQUA CARR, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AS JOINT TENANTS

hereby GRANT(s) to ROBERT M. CARR and TAMARA BEVILACQUA CARR, HUSBAND AND WIFE AS JOINT **TENANTS** 

the real property in the City of HEMET, County of RIVERSIDE, State of California, described as follows:

)SS

Lot 18 of Block 7 of Hemet Riverside Walnut Estates Tract, as shown by map on file in Book 16, Page 48 of maps, Records of Riverside County, California.

TAMĀRA BEVILACOU

Document Date: July 24, 2003

STATE OF CALFORNIA COUNTY OF COUNTY OF\_ on July 23

before me, OR

personally appeared DNNCS Perius Call + Temora Revilace Car 

personally known to the for 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 accusted the same in his/her/their authorized capacity(les) and that by his/her/their signature(s) on the instrument the person(s) or the active week help of the same in his/her/their authorized capacity(les) and that by his/her/their signature(s) on the 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.

LORI HOPE SPURGEON Commission # 1341503 ary Public - California side County

					취실하다 이 사람들은
				형 병원 기계에 가는 것이 되었다.	
for grant and the second	4				그렇게 혼산하는 하고 하는 하고
	MARK HERSELL CO				백원하다 바람들은 이동은
机可能的 医骶骨 医乳毒素				그리 그래 가는 그리지?	주문하는 이번 여행이다
	透れなど しんかんじょ				
				그 사람들이 여겨 웃지다.	
		した とき 自然 たいさえい			
	and the same of th	Control of the Control of the Control			내가 먹는 나고요! 이상 없
				점시 내용 회사를 다고 있다.	
	***				된 사람이 많다고요 하는 네
					육한 병원 회사의 하는 게 주인
					너희 바람은 생기가 살
			그 나는 일이 많은 그 이 것		
				입니다 결혼에 났다.	
			생기는 이 보는 한 경우 모양을	기가들이 많아 나 미국하다	
$(-\infty, 1) \approx (-\infty, 1)$		성격이 화가는 다시됐다. 이렇게 다		경기 가 그렇게 다양하다.	
			근택 기계 그는 그리는 경우 사람		[14] - 17 18 - 18 - 18
	경찰 반기 없는 사람들이			· - 이 시스, 사람, 내가 되었다.	
		이 얼룩 다양한다. 연구중에 하다			그렇는 집 이 얼마를 하시고 있다.
				그러면 이 시험에 많이다.	왕기를 보다 말로 그리었다.
			교통 중 관심 이번 1		
		원 이 얼마 바이네요요 되었다. 그	교원 아름이 된다. 시민 호텔	등 그러면 선내하는 첫	
					하나 나는 이 가는 이 이 살을 받았다.
				에 다마 아니라를 새롭다	
					회사 나타 아들이 얼마나 다
			일으로 가능수 느쁜 바람.		
					원화가는 많은 말이 하시니까?
		확게 되는데 된 경험이		이 역 역 생기 되었다고?	회원의 "현실도 이렇
		원 이번 시간 모든 세탁하다.			
				그는 그리가 얼마를 되었다.	
		기업을 다 내가 가장 얼마가 하다.		레기 시기 이 보고 살이 되었다.	
				영화회에 가게 모양하다.	되는데 그 바로 다양하는 것
				열점 시간 이 사람들이 있을까?	
					하면 하다. 그런 한 모모
		法统行的 医肾髓液体			
	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -				

## 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 the Notary:

LORI HOPE SPURGEON

Commission Number: 1341503

Date Commission Expires:

JAN. 27, 2006

County where Bond is Filed:

RIVERSIDE COUNTY

Manufacturer / Vender Number:

NNA1

Place of Execution:

RIVERSIDE

Date: JULY 25, 2003

Signature

LEA C. SANTOS

4/94 Recorder Form #R10



그는 그 사람들은 그를 가는 사람들이 되었다.			
	이 사람들이 되면 그렇다.		
			의 물이 되는 일이 얼굴된 것이 하셨다. 이 다음
			어느 사람들이 보는 사람들이 살아 먹었다.
		그리고 사람들이 가는 그 그 사람들이 없었다.	
		그만 보면 가장 사회, 환경 회원에	[편집] : [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [ [
		교실 보다 그는 경우 전화적 숙제다	그렇게 되지는 뭐 가지다듬는 말하게 했다.
			물 하는 지수의 이 관광하는 감독하고 있다.
		1000 1000 1000 1000 1000 1000 1000 100	보이라 그의 집에서 그는 그는 이 없다는 시간 때
에 보살이 보았다. 그는 사람들은 그 가격 방송하다.			
			레이크림은 얼마는 제한 그 아래를 다녔다.
			가게 되는 그 그들이 그릇 가는 그렇다고 뭐
		医低性坏死 医二氏性多点	
그것 이렇게 하고 하는 어떤 것들이 가을 모르는 이 아이를 다			
이 그 작전되었다. 이 기교 등에 제공 비누르네?	작용적으러를 '된 시호되다.		교회에 가장 하게 하는 아니는 것
	제가 하늘이 나들면, 닭이 얼마다		그런데 그 나면 그 그렇게 하다고요?
			이야한 그는 말이 보고 잘 되어 가는 것으로 되었다.
		\$P\$\$\$\$1.500 \$P\$ \$P\$ \$P\$ \$P\$ \$P\$ \$P\$ \$P\$ \$P\$ \$P\$ \$	
	민생님 뭐고 얼굴하고 있다.		
			한글 등 그리고 살고, 그리를 살으다.
이 집에 어디지는 아이를 뭐라고 있는 일이었다.			
		네트로 함께 이 전화되다.	
			입문에 가고 하고 있었다면 많아 다 없다.
			그동 - 그들은 하는 이 바닷가 되라고 있다. [편
		그는 전 경우 등 대통한 밝혔다	
型数型数数数型 医多种 医皮肤病 医皮肤炎			
			그 모든 보다 되었습니다는 하나 바닷컴 없다.
			그리고 있는 그는 그는 그 그리고 말했다.
(4) 自身性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性性		문의 밝힌 총 바이에 없고	
		马戴克克 医副囊膜炎 不	
			하시네는 사는 원인도 이 한 상태를 받는
	经保险 医侧锥 化双氯苯二甲基苯酚	ようしゅうしょう まんさか しゃくそびょう	

## **DIVERSIFIED TITLE & ESCROW SERVICES COMPANY**

Order Number: E5306107-24

## Exhibit "A"

LOT 18 OF BLOCK 7 OF HEMET RIVERSIDE WALNUT ESTATES TRACT, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 16, PAGE 48 OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.



2003-613996 08/12/2003 08:00A

				<u> </u>	
			원과 기계를 맞았다니면 하다 그 때문		
	집 생활도 했다.				
and the same of the					
					한 경기에 한 목소리는데
			그림은 그를 가장되는 어떻게		
翻 医内脏性病 电影片			역사는 그는 사람들은 사람들이야.		
			어디에 이 회육원인 일하다 함께		
			조건에 가는 이 가는 모든		왜 생물이 가능했다고 나타고
		프랑이는 네지를 위하기 있다.		한 역시 입상하게 되었다니요?	
多生剂 一块造工化				기 등 설계 등록 2개 등 내용된 공개 기 등로 2개 등 등 1일 등록	경기도 하고 있는 것이다.
		많이 이렇게다. 그리 나를 보였			
		보이라고 보고를 받아 되었다.	하는데는 사람들이 하는 사용을 받는다.		
		그리고 얼마를 가고 있다.			
			현기에 보면 생각이 되었다. 나		
		그런 이 가는 그렇게 살이 없는			
			조명 하다마면서 되다. 이 나는데 모		
		근처의 없어들었다면 하시는 말로	· 사용 : : : : : : : : : : : : : : : : : :		
		과 전환되었습니다 하는 나는 제			
		장에 있는 이번째 하면 얼마?			
	그런 소리를 하는 뒤로 살아하는 다				
		그 나는 무슨 것이 없는 것 같다.	병기를 즐겁게 하고싶는 어디다		
		하는 그렇게하다 왜 만드리			
	人名英格兰 医特别氏征	이는 그냥만 하고 있다. 소설차	경기 기계		
		열명시험 이번 중이 됐지만 않는다.			
		하는 사람들은 마래 이렇게 되었다.	1. 2. 2. 1 전에 되는 경기		
		나는 아내가 그를 보는 것이다.			
		그러난 그에 이 항공주에게 되다			그 말하는 수 있다. 그들까요?
	그렇다 그런 그렇게 함께 되는		경기 이 사용이 그런 그 이 그 사람들		
as a Million of the Million			医骨骨的 医多霉菌 多數學所		
			7. 3. 1. 1. 1. 3. 1. 2. 1. 1. 1. 1. 1. 1. 2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		

9.00.160.67

Recording Requested By:

## DIVERSIFIED TITLE & ESCROW SERVICES COMPANY

Return To:

LOAN LINK FINANCIAL SERVICES
31 JOURNEY #200

ALISO VIEJO, CALIFORNIA 92656

Attn.: SHIPPING DEPT./DOC. CONTROL

Prepared By:

Gary L. Orso Assessor, County Clerk & Recorder

County of Riverside

2/2003 08:80A Fee:51.00 Page 1 of 15 Med in Official Records

2003-613997

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J. 206107.24

[Space Above This Line For Recording Data]

**DEED OF TRUST** 

51



DEFINITIONS

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

- (A) "Security Instrument" means this document, which is dated July 24, 2003, together with all Riders to this
- (B) "Borrower" is ROBERT M. CARR and TAMARA BEVILACQUA CARR husband and wife as joint tenants. Borrower's address is 40245 NEWPORT ROAD, HEMET, CALIFORNIA 92543. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is LOAN LINK FINANCIAL SERVICES. Lender is a corporation organized and existing under the laws of the State of CALIFORNIA. Lender's address is 31 JOURNEY #200, ALISO VIEJO, CALIFORNIA 92656. Lender is the beneficiary under this Security Instrument.
- (D) "Trustee" is .
- (E) "Note" means the promissory note signed by Borrower and dated July 24, 2003. The Note states that Borrower owes Lender One Hundred Seventy Five Thousand And 00/100 Dollars (U.S. \$ 175,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 1, 2023.
- (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.

CALIFORNIA-Single Family-Faunie Mass/Freddie Mac UNIFORM INSTRUMENT
Page 1 of 14

cactd

Form 3005 1/0

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ta ing pakalah 1960. Tanggaran				이 없는 아내는 아내는 아내는 아내는 아내는 아내는 아내는 아내는 아내는 아내	
				机圆角 化氯苯基 机有电池	
				레이션 어린 그는 어떻게 하다	
			and the state of the state of		
			아이 가득을 생겼다.	그 계속하는 나는 얼마나는	
				선생님 경기 그는 시험 본으로	
		의 일보다는 그렇게 하다			
	그 시간에 가는 그리지도 하				
	lagin in the what brigan so				

	H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders
	re to be executed by Borrower [check box as applicable]:    Adjustable Rate Rider
	1 Adjustable Rate Rider
	Balloon Rider [ ] Planned Unit Development Rider [ ] 1-4 Family Rider
1	] VA Rider [ ] Biweekly Payment Rider [ ] Other(s) [specify]
a	(1) "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
(- c	D "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other harges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
() d	K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, traft, 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
a	account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, ransfers initiated by telephone, wire transfers, and automated clearinghouse transfers.  L) "Escrow Items" means those items that are described in Section 3.
ì	M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by my third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage
t	o, 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 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
	instrument and the role. For this purpose, bostower into course grains and conveys to I taken
	power of sale, the following described property located in the of  County of RIVERSIDE:
	County of RIVERSIDE: [Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
	LOT 18 OF BLOCK 7 OF HEMET RIVERSIDE WALNUT ESTATES TRACT, COUNTY OF

LOT 18 OF BLOCK 7 OF HEMET RIVERSIDE WALNUT ESTATES TRACT, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 16, PAGE 48 OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

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Initials Library



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and the second second					
		[4] [2] 法国法院基础。			요면하다. 가장 그리가 있었다.
					실생들이 하고 있다셨다는 그 것은
					불론 이 사건 생생하다 그 나
					생생하되는 경기를 가지다.
		Company of the San			
			금빛을 보기하고 있다.		
		The second second			
					동물 그 레트 및 공동, 그림적
	보고를 하는 황물리가 하시다.				
			그는 그 하면, 선생님이 없		
	기 보는 현실을 받는 화기되				
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But the second of the second					
				3.00	

Parcel ID Number: 469-091-012-8

which currently has the address of [Street]

**40245 NEWPORT ROAD** 

HEMET [City], California 92543 [Zip Code] ("Property Address"):

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. 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

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Public Record

Order: Non-Order Search Doc: RV:2003 00613997

				그러, 그 반대 세계를 하는 것 같다.
				발생님들이 그릇들이 처음하는데 있었다.
				역 문을 다른 마음(Helphing)은 한 해요. 다. 모든 ki
				교통하다 이 사용하는 명상되었다. 이번 이번 어린다
				네일 한 이 속으셨는 그리지를 하면 하는 것으로 모으는
				어느 하지 않는 그 가장 없는 그들이 얼마를 하고 있다.
				위에 되고 말라고 하다면 보는 하는 상황하는 것은
				하는 그 경우를 가는 것이 없는 것이 없었다. 그렇게 되었다는 것이 없다면 하다 되었다.
				[일부] 하네는 (B. 1) 등의 함께 함께 함께 하는
				어느님이 하다 하면 한 것 같습니다.
			and the second of the second	
분인 일하는 일본 경기를 하는 것				
				基準 이 항상 이 성격하면 함께 하는 사람이 하다
	마양 및 사람들은 그 사람들			
	역 발표를 가지 하는 되다.			
				나는 사람들은 얼마 없는 사람이 얼마를 받는다.
			즐거기 되어 가게 있었다. 뭐라고	
				상기 시간 이 가는 나는 나는 그 나를 되는 것이 없다.
	하는 사람들을 가입니다.			그리아를 가입해 하다면 하나 하나 나가요?
			いっぱき しょうさい 転げ	그 중 함이 공급적이 통해 그는 내가 기업되다
	그 그는 이렇게 함께 하는 것?			소문 시작하면 되어 하는 이 경기를
			하는 사람을 사용하는 당하는 맛있다.	
			있는 그들이 본 분들이 바다	
	이 경화 방으로 하셨습니다.	电波量 化离合性的 身上的		육도 회장 속이 되었으라는 것 같아. 이번 아니
	하시는 이 생활을 하다고	그렇다 얼마 그 않는 이 있다.	경기 그 보고의 경우 작품 닭	기내 그 사회, 이 사람은 하는데 걸린다.
	and the second of the second		통이 마셨다고 그 얼마를 되었다.	
		and the form the second of the first		
	His harman Spanninger			
the grant of the second of the				
			하는 사람이 얼마를 보고 말했다.	
				나이네 없었다. 그러는 그리얼을 다음 모임도
		그리지 생각을 잃었다.		
	되었으라 가 통하는 것이다.			된 병 회사들뿐인다고 나가를 받는다. 근 다
				도 선물들은 어떤 수 있는 사람들이 말한 경우
	그 그 그 그 그래 그 그래?			
		뭐이하는 하는 맛있다는 말	2011년 시간 1011년 12일	
	기념을 가득하는 것이 되었다.			
		30 4 5 6 6		
				南海南西南北 医克里克斯氏 医异氏
		a fra 18 julius (1864)		그림들은 이 전문 하는 기록화하다고요?
		Allender (1995) Particular of Salar (1995)		
		<b>经企业 医内部下颌上的</b>		
				《图卷844年1986年1986年1986年1986年1986年1986年1986年1986
				그릇하게 되는 경우 어떻게 되세요? 우리
	o najvijaja na kalendija ili je i			그는 싫어하다 하는 사람들이 되었다.
		and the second of the second of		나는 전화 그는 그들이 가지한 돈을 찾는 것은
	Carlo Saling Street			나 가게 얼마 된다고 있는 가장 네 네트
			화면 가지 사람이 나왔다.	

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

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the

Page 4 of 14

Initial John John



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		energy (Section )		
				요리 교육은 기독관등로 수 없는 어디를 다른
				그 왕이 그를 놓는 네티스 통하고 하다고 있다.
				눈이 보인 그렇다 보는 생활을 생각하고 있는 모모 함
				그 아내는 그리 얼마속 모양이 없어요!??
있으나() [12]				
				보다 그 사람이 지르게 가져왔다는 것 같아 되었다.
				이렇게, 그의 하는데 다른 맛없는 사람이 되었다.
				그런 하다는 그는 그래요 중지점을 되었다는 것이다.
	for the state of the state of			그리면 수없지 불리하는 함께 된다고 없었다
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escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to

Borrower any Funds held by Lender.

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability

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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 Leader under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

- 6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent

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

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

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage

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

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

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

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

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

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

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

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower. Lender shall not operate to release the liability of Borrower or any Successor 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 cosigns 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)

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

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

- 15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.
- 16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

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

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			마음 등 기가 되었다.	
			원생하네요. 이 경영화 [편]	
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- 17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.
- 18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

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

- 19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.
- 20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in

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				병하게 되는 것은 경기를 모르는 것이다.	
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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.

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.

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		그 중점 이 되었는데 그는 사람이 가득하다.	그 가게 가는 왜 되었다.	
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		원론하는데 모시되어 기유되는 경쟁 확인 문화	경기 전기에 가는 이 그들은 날개인	얼마 그녀를 하다면 나는 이를
	하고요 그는 그러워 가게 되었다.		보고 기술하다 하셨는데 얼마?	즐거 말려하는 그렇다면 모수다
tang terminakan di kecamatan di Kabupatèn Bandaran Kabupatèn Bandaran Kabupatèn Bandaran Kabupatèn Bandaran Ka Kabupatèn Bandaran B			제공화의 기념 학교 등 교육 최	
	그리다는 하는 밥을 다 살다.	네가 말라는 생님들이는 그를 가지만 되었다.		보면 생활을 가고 하는 이 얼마나요.
			공격하는 그는 이렇지 않는 이번이 없	생활을 되는 하지 않는데 비겁.
	마루트 이 그 전에 어떤 없다.	원호 왕이 네트를 감하는 그리고 있다. 이 생각하는	항상을 먹는 어떻게 하고 있어요?	있다. 여행보고 현존되었다.
	그림이 병원별 가 뭐야요		원으로 이 경기 생각을 가졌다고 했다.	공급하다 하게 있는 이번 그렇다.
		교육에 잃어 되었다. 그 그 회문에 있는 하면	민준이 생활하다 생활하다 경찰	1 일회 보급을 받는 보다고 있다.
			하다 살이 그렇게 얼마를 하다고요?	
		그렇게 있는 것도 하면 그렇게 함께 되는 것.		
	되었는데 하는데 기름을 들었다.	열대성 함께 얼마를 보고 있다. 이 가지는 이 것이 되어 됐		
	그 아이 살아가 하는 반복하렴이	장의 하루 이 이 가운데 많은 하는 아니는 것이다. 홍수는		[14:50] 시민 기업을 다시 내
				활동, 이번 내 기가 이번 사람이다
		그렇게 이 바이는 그를 하라는 말라고 와버		
		요가를 하는 생물이 되었다. 그 한글날에 하나 하면 네	하면 하는 없으니 시민 내용화다	
		[전문 발출되었다] 등 사용하다 보면 하는데 있다	등로 - 하루스티 그렇게 무	그렇다는 이 경우를 있을 것도 하나면
			요시하는 이 사용하는 사람이다.	[발 경험으로 10일 :
er i de la companya	全等配包 E 12 数 4 多 多 秦			
		그들은 싫어에게 하다 그 이후 와 하는 없습니다.	: 박사리 [4] 그렇고 다면하다보다.	
		네. [1] - [1] 그리고 하는 하나	그리고 있었다고 있었다	일월 3일 교육하다 이 기가 있는 사람
			그러도 하는 물이 그 살아왔다면	제네트 회원과 일이 된거한
		그리고 다양한 경우 이번 기계 회사 휴대로 보였다.	이러 가장 그리면 이 이렇지만 다.	이렇게 되었는데요 그렇게 뭐야?
		가게 가게요 그리고 하고 있다면 나라 하는데 다른	기계 있는데 그 그렇게 많는데	그렇다시면 어디로 되다는 네
				형의 기도 맞은 그런 기속에게 가르다
	그 강에 말하다고 하다면요?	요하다 되는 사람들이 하는 사람들이 모양하는 것이다.		
		그렇는 제안 살아가면 하는 얼마를 하는데 살 살았다.		
	: 기계 : 이 많아 다시라는 네이트	그 일본 발생하다는 그리고 회사를 가고 통해를 걸		보다 그는 그래에게 가지다고한 말을.
		공기는 대휴 4월 이웃들이 많은 이 이 없었다.		
	a. 3的制度 "在是这个人,是一个特	이 살아 있는데 보이 하게 먹었다며 하다 있다.		
				급환경에 발매하는 경기가 되었다.
		일일 보고 하는 집 집에 이 그리고 있는 어깨끗하는데		
	그 씨는 사람이 하고 가려고싶다			
		어떻다 사용하게 어떻게 되었다는 것		
of the Market Const.	요하는 문제를 된 생활들의	살이 시간인하다 되는 어디 이 대한 중심을 어		
		[발표명] (유럽한 등 100 - 무기 : 이 년) 1명		
	Marketta and the Committee of the Commit	医环头 电燃烧 医管隙体 成品的 自己的现在分词		
		한테니는 동생하는 이번 네트 문제를	생물 등 이번 병원 기계의	사람은 바쁜 보이 하네 날아나
				J. 프로마스 모르면 (1) : 플레이트 프로드
		양마는 어떻면요요 나는 이 얼벌에게 속다.		
	선물 이 선생 생활하다.	그런 지금 시간 사람이 되어 가는 사람들이 되었다.		
		新国民民 的现在分词 经国际证券		
		하다가요! 공회를 하는 뜻이라는 이		장기 중요한 것으로 살았다. 하

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.

Page 13 of 14

Initials: IVC IVC



2003-613997 98/12/2003 08:00A 13 of 15

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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:	11 110	
	MAMber -	(Can)
	ROBERT M. CARR	(Seal) -Borrower
	1 2 0	
	TAMARA BEVILACQUA CARR	(Seal) -Borrower
		(Seal)
		-Borrower
		(Seal)
		-Borrower
State of California County of Livevoide	**************************************	
on July 25, 2003	before me, Loui Hope Spurger No	tary public
ROBERT M. CARR and TAMARA BE		rsonally appeared
name(s) is/are subscribed to the within in	ne on the basis of satisfactory evidence) to be the strument and acknowledged to me that he/she/they end that by his/her/their signature(s) on the instrument (s) acted, executed the instrument.	xecuted the same
WITNESS my hand and official seal.		
	to the run	(Seal)
LORI HOPE SPURGEC Commission # 134150 Notary Public - Callon Riverside County My Carryn Engless Jon 27,	nio	

Form 3005 1/01

Page 14 of 14



2003-613997 98/12/2003 98:00A 14 of 15

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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 the Notary:

LORI HOPE SPURGEON

Commission Number: 1341503

Date Commission Expires:

JAN. 27, 2006

County where Bond is Filed:

RIVERSIDE COUNTY

Manufacturer / Vender Number:

NNA1

Place of Execution

RIVERSIDE

Date: JULY 25, 2003

LEA C. SANTOS

4/94 Recorder Form #R10



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p to the second second					
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				경험에 어떻게 그렇게 되는 뭐야?	
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			강성 남자 이 기작 가게 이 생각		
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		Part of the second			
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	gerina di Markina di Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn			그렇지 하는 그 사람들은 바람이다.	
				하기 되었다. 남은 얼마 그리	
			생각에 남자 이번 보이었습니다.		
	연기하는 제 이번 선생님이 하다고				그 토팅이 되었다. 항상이 함께 되었다.
				그는 얼마를 되어왔다는 이상	
				분리 제가 되시하기 하는 이후	
	그 목사한 경우를 가는데 다				
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RECORDING REQUESTED B	DOC # 2004-0069785 91/38/2884 85:888 Fee:12.80 Page 1 of 2 Recorded in Official Records County of Riverside
AND WHEN RECORDED MAIL TO  NAME LOAN LINK FINANCIAL SERVICES ADDRESS 31 JOURNEY #200 CITY & ALISO VIEJO, CALIFORNIA 92656 STATE	Gary L. Orse Assessor, County Clerk & Recorder
1 N. 4 2 7 2 2 1991	M S U PAGE SIZE DA PCOR NOCOR SAIF MISC.
	A R L STORE ABOVE THIS LINE FOR RECORDER'S USE
FOR VALUE RECEIVED, the undersigned hereby	on Assignment of Deed of Trust
all beneficial interest under that certain Deed of Tr BEVILACQUA CARR husband and wife as recorded as Instrument No.20036/3999 , of Official Records in the Co	arbor, Michigan 48108-3258  Trust dated July 24, 2003, executed by ROBERT M. CARR and TAMARA  Jeint tenants Trustor, to, Trustee, and, page  John Michigan 48108-3258  Trustee, and, page  unty Recorder's office of RIVERSIDE County, California, describing land
OF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.	E WALNUT ESTATES TRACT, COUNTY OF RIVERSIDE, STATE TILE IN BOOK 16, PAGE 48 OF MAPS, RECORDS OF RIVERSIDE
LOT 18 OF BLOCK 7 OF HEMET RIVERSIDI OF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.	E WALNUT ESTATES TRACT, COUNTY OF RIVERSIDE, STATE FILE IN BOOK 16, PAGE 48 OF MAPS, RECORDS OF RIVERSIDE
LOT 18 OF BLOCK 7 OF HEMET RIVERSIDIOF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.	ed or referred to, the money due and to become due thereon with interest, and
LOT 18 OF BLOCK 7 OF HEMET RIVERSIDI OF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.	ed or referred to, the money due and to become due thereon with interest, and
LOT 18 OF BLOCK 7 OF HEMET RIVERSIDIOF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.	ed or referred to, the money due and to become due thereon with interest, and
LOT 18 OF BLOCK 7 OF HEMET RIVERSIDIOF CALIFORNIA, AS SHOWN BY MAP ON F COUNTY, CALIFORNIA.  COUNTY, CALIFORNIA.  TOGETHER with the note or notes therein describe all rights accrued or to accrue under said Deed of T	ed or referred to, the money due and to become due thereon with interest, and
TOGETHER with the note or notes therein describ all rights accrued or to accrue under said Deed of Toleronal County of Orange  On Qugust 6, 2003 personally appeared Shari M. Leanar evidence) to be the person(s) whose name(s) is/are executed the same in his/her/their authorized capa or the entity upon	ed or referred to, the money due and to become due thereon with interest, and rust.  Sharim Leonard  before me, Stacy Von Moos  a, personally known to me (or proved to me on the basis of satisfactory esubscribed to the within instrument and acknowledged to me that he/she/they city(ies), and that by his/her/ their signature(s) on the instrument the person(s)
TOGETHER with the note or notes therein describ all rights accrued or to accrue under said Deed of Toleron of County	ed or referred to, the money due and to become due thereon with interest, and rust.  Sharim Leonard  before me, Stacy Von Moos  a, personally known to me (or proved to me on the basis of satisfactory esubscribed to the within instrument and acknowledged to me that he/she/they city(ies), and that by his/her/ their signature(s) on the instrument the person(s)

caassign

4/94

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					원 - 사람이 기록하게 되는 다시
					한 빛의 기원 학생의 사람이 다
					보다면 들어 가는 가능한
March 1					
					선생님 그리는 이 병원 같은
					이 그렇게 하면 하다 되었다.
		rakan da kabupatèn K			
		항상 가게 하는 동안 보다		마셨다는데 뭐	원일 볶음하는 것이다. 그를
					그래 그걸 그림 중요하다.
월 회회 - 생산 호텔 - 호					
					마벨 (기) : 10 H - 1
					어른 하면 하다 내내 그
		한 얼마 얼마는 사람이 되었다.			흥분 함께 불어 하네요. 그래
					그러 점심 동지를 다꾸다.
					보고 기계를 보고 있다.
					이 얼마나는 다리가 되었다.
		그리 네 이 맛을 하지않는다.			
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					게 맛있다니 얼마 요즘 빛
	나는 아이를 살았다. 그는				
					일일 (1925년) 경영상 기계 (1925년)
		원호, 글로마는 함께 이 있다			선생 앞에 있는 여름을 하는
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					The Art Country Countr

# 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: STAC	rey Von Moos
Commission No:	335184
Date Commission Expires:	Dec 16, 2005
County: Orange	ge
By	7
Date:	1/30/04

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Glenn M. Perrell Atty @ law Recording Requested By When Recorded Mail To

> Cal-Western Reconveyance Corp. P.O. Box 22004 525 East Main Street El Cajon CA 92022-9004

\*1277248-10\* \*NOOXR\* Trustee Sale No. 1277248-19 APN: 469-091-012-8

Loan No. XXXXX1991 Ref: CARR, ROBERT

Property Address: 40245 NEWPORT ROAD, HEMET CA 92543
NOTICE OF DEFAULT

04/21/2010 08:000 Fee:21.00
Page 1 of 2
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clark & Recorder

DOC # 2010-0183334



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IMPORTANT NOTICE

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN
YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION and you may

YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have 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 three months from the date this notice of default may be recorded (which date of recordation appears on this notice). This amount is \$8,411.98 as of April 20, 2010, 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 mortgage 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 to 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 end of 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 to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

CITIMORTGAGE, INC.

C/O CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON 9004 CA 92022-9004 (619)590-9200

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

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Page 1 of 2

					얼룩님이 어느면 뭐다.
		내 일본 네트 나쁜 그들이 모든		고 있는 [편집 요리통령 등 10년	
				그 보고 있다. 그 한 경기를 제공하지 않는 것 같은 것 같 	
	Company of the Company				
				그리다 활겨의 경우리였다	
			the Artification Acts	어머니 사람 승규는 바쁜 회의	X [ 발명시간 중점 리 ] 등 지내
				보고 있어요 점점 살고 있었다.	
					## 15 HO HOUSE
			그 공연 중요한 학교 중앙취	분이들시장 이 시시하였다.	
	$N_{\rm total}$ , $R_{\rm total}$ , $N_{\rm total}$ , $N_{\rm total}$			시간 성상이 경우의 보다 경	되었습니다 살아 얼마나 나니다.
					관계관회 이 기가 들는 눈빛이
				医乳腺乳腺乳腺乳腺 医皮肤溶液	
					모습니다 그릇을 깨워된
	하기 왕에 가는 나는			그의 임생활 시간으로 반석했	선생님 20일 시간 10일
			그러운 경기 시대왕이나 스큐	왕이는 아래를 가는 이 어때 그녀	
				연구하다 하라는 항상하는 회문 빛은	화 보다 한테 경우다
			임이 보겠다니까 이다.	이번째 네트리아 보다 그렇게	교회 등이 자기속 이 없었다.
그들이 되는 것이 하고 있었다.					
	어느 수도 하는데 동시하는데 된	하다 하는 사람들은 사람들이 되었다.	나는 마음 가는 양이를 되었다.		날림하여 하이 하는데 그 나를 다 갔다.
	원임 회사는 현대 왕이는 그들이 모르	그렇는 일 학교학 회원 회사		지역하셨었다. 사용하다 결심하	
			그렇게 여러움을 내내 그 사람.	용서는 영화를 하는 것이다.	
		원 이제 보냈다면 보이 있다.		어떤 그렇지만 한번 살이다.	
	원이 그 사람 중에서 취소를		되다 그 사람이는 물로 하였다.	병 - 베이블링 및 그 시티아 그 호텔	
		보다를 하다 하는 사람들이 많다.		이 그는 말이 있는 가능한 그 상태에게 되었다. 그리아 - 그 사람이 가능하는 것이 하는 말수	
	레 얼마 아마님께 맛이 나가			에 있는 이 등록 통하는 [기사 시설 등 편] - 1일 등 기사 등록 기능한 기업 기업 기업 기업	의 집에 그릇이 나를 받는다고 있다.
	A 기업은 교육하고 보다.		원이 있다. 화가 수 없는 경기를 받는		
	하시 보험을 하면서 되었다. 그	"링터 이번 경상이 많은 가다		강 등로인 큰 당보이고 말하는	용기 많이 되고 말라면 함을
			그렇다 마음 얼마는 말씀하다	된 이번 하루 중에는 눈을 생활하였다.	
				레트 하고 프린트 왕의 얼룩한	
					중인 시설 시계 전기 개최
		1. 그 그 그는 것이 그 뭐 했다.	없는데 하지만의 모이 끝났다		
		동일이 보고 없는데 나이라는데 왜	크다, 참여 사람이 되었습니		되었다. 독에 이 보급없이 집
		원 (1944년 - 1945년 - 1944년 - 194	이 불다 하는 것은 것이 모습니다.	기에 대한 경기 다른 경기 시간 중요?	
	이 생님, 생기, 살려가 받다.	사람들은 이번 모르는 것이다.		교회교육 60 경우에 열린다	한 보기됐다면 되었다면 그렇다
		이 시작되는 것이 되었다. 이 아니			함께 보는 사람이 되었다.
		그렇다 이 바쁘면서 되었다.		지어 계획을 하고 있다. 이 일이	
		그래, 하나를 보지 않는 생취 하다	그리고 있었는데 그 그 회약	이 사이를 내려왔습니다.	
		(목도달) 현사이 한 상사들이 하기			가 기계되었다. 교육생
		김 생기가 되는 배우 있다		그리고 없는 이 나는 사람들이 없다.	
		이 이렇게 되었다.		이 사용한 그 전에 넘으셨다.	
	그 일반 함께 있다는 경기				
		그 병통하는 일본 일반 그 모양			월 배 생산 고산병 경로 10 교육
				있어서 약 시 하지 않다. 이동	
			되었다면 됐네. 나라 모양된		기가 있다는 마스 회약이
					[ 생각일 하셨다" 다고 (L. ) [
		그렇게 하는 그리고 하면 보다면			
				보고 방문 내가 하는 생각 함께 함께	하라겠다. 그는 그를 하고 함
				보는 이 하나는 이 회사들은 존	
			그 하는 사람들이 살아가다.	그 어마다 그림을 감사하다	개 됐으고 하는 이번
	보고 이 집에 가는 것 같아.		이 전기계획 원이 없다.	되게 함께하다 하는 모든 하고,	() 사람들은 시간을 받는
	그런 그렇고 그렇게 보다.	얼마나 아랫동네 아이나		일 시간 경기 전 시간 중에 많은	급화 이렇게 하늘 1차이 됐
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	보이를 하다고 함		医结合性 医海绵病		
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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 OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

#### NOTICE IS HEREBY GIVEN:

CAL-WESTERN RECONVEYANCE CORPORATION 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 July 24, 2003 executed by

ROBERT M. CARR AND TAMARA BEVILACQUA CARR HUSBAND AND WIFE AS JOINT TENANTS as trustor, to secure certain obligations in favor of LOAN LINK FINANCIAL SERVICES. A CORPORATION as beneficiary, recorded as document 2003-613997 on August 12, 2003 in book XX page XX official records in the office of County Recorder of RIVERSIDE County, California, describing land therein as:

#### COMPLETELY DESCRIBED IN SAID DEED OF TRUST,

said obligations including a promissory note for the principal sum of \$175,000.00. 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:

Failure to pay the monthly payment due October 1, 2009 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

That by reason thereof the present beneficiary under such Deed of Trust has deposited with said 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.

The mortgagee, beneficiary or authorized agent for the mortgagee or beneficiary pursuant to California Civil Code § 2923.5(b) declares that the mortgagee, beneficiary or the mortgagee's or beneficiary's authorized agent has either contacted the borrower or tried with due diligence to contact the borrower as required by California Civil Code 2923.5.

Dated:	April 20, 2010	CAL-WESTERN RECONVEYANCE CORPORAT LIST TITLE COMPANY, AS AGENT	ION
		Signature By	*****
		V. AIMENta	

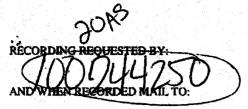
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T.S. 1277248-10

rev 04/15/10

Page 2 of 2

					이 그릇에도 됐다는 것 같아.
				法国第二人的 医电影	
					지수를 하지 않는 것 같아요.
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	THE STATE OF THE S				
				기 : 함께 걸.	
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		William St. St.			
					기계 기
					그렇게 가장하다 되지 않는 나온
그림생이 있으셨다. 그 사회	그리 회학자는 그리 하철 그리고 그				그리 현실을 가능한 경험을 보고 그
					교통 바라 함께도 하게 되었다.
				14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	되는 전환, 작용에 가고 있다.	연하 하시 항상이 함			
	되었다면 하고 있는데		어머니 아니를 반장하는 것이다.		
					네 [4] 아르 스타트 (Heri
					되었습니다 살아 그리고 아름다고
			and the second of the second		
			인근병에 가는 사람이 가는 그 없었다.		
					기입 보통한 학생 상태하다
				医线管 医多点	
			보고있는데 보고 함께 가는 사람이 그		
			소교 영화되는 그 왕이		
	[ 사용하는 시민 호스 회약 ]		San Albania Car		
				수 있는 하는 것은	
in the second second					
					내용하게 되어 그 어머니도 하네?
					[캠프리다] 등 보기 그렇게 다
					나는 사람들이 되는 사람이 없어.
		The state of the state of			
			and the control of th		



CAL-WESTERN RECONVEYANCE CORPORATION—525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004

\*1277248-10\*

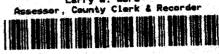
\*SUBXR\*

SPACE

LOAN NO.: XXXXX1991 T.S. NO.: 1277248-10

DOC # 2010-0320345 07/08/2010 08:00A Fee:24.00 Page 1 of 3 Recorded in Official Records

Recorded in Official Records County of Riverside Larry U. Ward



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#### SUBSTITUTION OF TRUSTEE

This Form Provided By Cal-Western Reconveyance Corporation

WHEREAS, ROBERT M. CARR AND TAMARA BEVILACQUA CARR HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor,

TRUSTEE NOT SET OUT was the original Trustee,

and LOAN LINK FINANCIAL SERVICES. A CORPORATION was the original Beneficiary

under that certain Deed of Trust dated July 24, 2003 and recorded on August 12, 2003 as Instrument No. 2003-613997, in book XX, page XX of Official Records 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 the place and stead of present Trustee thereunder, in the manner in said Deed of Trust provided.

NOW, THEREFORE, the undersigned hereby substitutes

CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET, P.O. BOX 22004 EL CAJON CA 92022-9004

as Trustee under said Deed of Trust.

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Page 1 of 2

				그리카 시험에 가는 얼굴하다.	그런 하는 사람들이 되었다고 했
					일하는 사람이 되는 이 점점 화기
					유럽다 회사를 하는데 어디다니다.
					상하는 것 같이 가장 하셨다.
이 양 시간 사람들은 일반이다.					
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				. 119 . 12	
					사용물에 가는 여기 어려면 있다.
					당시하네. 그는 이렇게 그렇게
					교통하다 하고 있는 그는 기계수
				그 가는 이 시간 중요한 사람이 없다.	
			4 하는 그 그의 전환 등이 가장된		
		그 남자 시작되는 이 그들도 있다.			
			그리아의 등 기가를 보이하였다.		
		그는 이 맛이 계에면 된 하다. 나는			시민들은 그 얼마나 그 사람
					강경 이번 시중에 그는 이는 것이
					열심 하는 사람이 하나를 하는
		그리 그렇는 얼굴하는 건 싫으로 그 사람		经销售价值 计设置 电电流电路	
and Award San Services					
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					스 계셨다니 그런 맛이 되는 것이
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			But the Area of the Control		
				그는 이 시시 아이를 하는 것을 했다.	
		人名英克萨勒 化二十二烷基基			
					의용 등에 되었다는 그 생각이 되었다.
			하는 없는 사람들이 없었다.	The Marie Special Section 1	
				그 모든 이 이렇게 되는 그 그렇게	
1989					일본 그렇게 하는 원인 그 일이 공연
				일보다 승기는 발표하는 날	
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					있다. 그들은 그들은 함께 있었다.
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시민을 하는데 그렇게 됐다.					
			有数据电影 电影 化氯化汞		
				Carlos Santa Carlos Carlos	
你就是你们。" 医医病					

#### SUBSTITUTION OF TRUSTEE

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter,

Loan No.: XXXXX1991 T.S. No.: 1277248-10

Dated 04-15-10

Order: Non-Order Search Doc: RV:2010 00320345

and the singular number includes the plural.

CITIMORTGAGE, INC., AS SUCCESSOR BY MERGER TO ABN AMRO MORZGAGE GROUP, INC. on Jenkins, Assistant Vice President Jason State of Missouri County of Saint Charles Dennis J Luecke \_IIIN 1 7 2019 \_\_ before me, a Notary Public, personally appeared Jason Jenkins, 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. WITNESS my fand and official seal (Seal) Signature & CENNIS J. LUECKE Notery Public - Notery Seal State of Missouri St. Charles County Commission #08672763 Commission Expires 11/04/2012 Dennis J. Luecke Missouri #08672763 Exp. 11-4-12 SUBCA2.DOC Rev. 02/06/10 Page 2 of 2 Public Record

Page 2 of 3

			Bar Brid	
		그 시청 등을 보고 있는 것은 것이다.		
		보고 되는 이번째 됐다.		
됐다. 하시아 무슨 사람이 없는 사람				
		[편집 보고 되는 경기를 보고 생각하다]		
		기술 통해는 기존 중에 가는 이 경험을 하지 않는다. 기원 기존 등록 하는 사람들이 기술하는 것이 되었다.		
			75 At 25	
	가는 높은 점심하는데			
				treating a collection
		회장도 고객들은 관계 생각		
		보장에 네 그렇게 없었다.		
		반대하는 모양 경기 불석		
			en viere en	



T.S. NO. 1277248-10 LOAN NO. XXXXXX 1991

# AFFIDAVIT OF MAILING SUBSTITUTION OF TRUSTEE PURSUANT TO CALIFORNIA CIVIL CODE §29344

STATE OF CALIFORNIA

**COUNTY OF SAN DIEGO** 

THE UNDERSIGNED BEING SWORN, SAY(S):

A COPY OF THE SUBSTITUTION OF TRUSTEE HAS BEEN MAILED, PRIOR TO OR CONCURRENTLY WITH THE RECORDING THEREOF, IN THE MANNER PROVIDED IN SECTION 29348 OF THE CIVIL CODE OF CALIFORNIA, TO ALL PERSONS TO WHOM A COPY OF THE NOTICE OF DEFAULT WOULD BE REQUIRED TO BE MAILED BY THE PROVISIONS OF SUCH SECTION.

Dated: JUL 0 1 2010

Matt Palsson

State of California County of San Diego

On JUL 02 2010 before me, Jeffrey Starling, a Notary Public, personally appeared Matt Palsson, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person 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.

(Seal)

Cianatura

/ /

COMMISS Notary P SAN E My Carral E

JEFFREY STARLING COMMISSION # 1858755 Notary Public - Cardonia SAN DIEGO COUTY

#1858755

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Cal-Western Reconveyance Corporation 525 East Main Street, El Cajon, California 92020 = P.O. Box 22004, El Cajon, California 92022-9004

25 East Main Street, El Cajon, Culifornia 92020 •P.O. Box 22004, El Cajon, California 92022-900 TEL: (619) 590-9200 •FAX: (619) 590-9299 • Website: www.cwrc.com

Public Record

Order: Non-Order Search Doc: RV:2010 00320345

				요즘 하는 사람들은 바람이 되었다.	
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Page 1 of 9 Recorded in Official Records County of Riverside Larry W. Ward

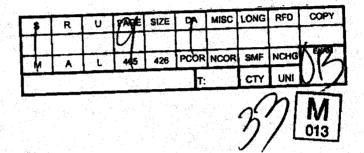
Assessor, County Clerk & Recorder



After Recording Return To:

Recording Requested by & When Recorded Return To:
US Recordings, Inc.
-2925 Country Drive Ste 201
St. Paul, MN 55117

41253427.2 record 2nd



Title Order No.: 10-10065169 Escrow No.: 10-10065169

LOAN #: B0626176

#### **DEED OF TRUST**

MIN 100039650006261767

THIS DEED OF TRUST is made this 15TH day of August, 2007, among the Trustor, Robert M. Carr and Tamara Bevilacqua Carr, husband and wife as joint tenants by Shannen Obringer as Attorney in Fact

(herein "Borrower") and

ESCROW CLOSING SERVICES, INC.

(herein "Trustee").

The Beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of PO Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

E-LOAN, INC., A DELAWARE CORPORATION

organized and existing under the laws of THE STATE OF DELAWARE 6230 STONERIDGE MALL ROAD, PLEASANTON, CA 94588

whose address is

(herein "Lender").

CALIFORNIA - SECOND MORTGAGE - 1/80 - Fannie Mae/Freddie Mec UNIFORM INSTRUMENT

Form 3805 Amended 5/93

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Page 1 of 7

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Order: Non-Order Search Doc: RV:2007 00576796

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LOAN #: E0626176

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 [Type of Recording Jurisdiction] of Riverside, [Name of Recording Jurisdiction]:

See Exhibit "A"/legal description attached hereto and made a part

hereof.

APN #: 469-091-012-8

which has the address of 40245 Newport Rd, Hemet

[Street] [City]

California

92543

(herein "Property Address");

[ZIP Code]

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

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated

AUGUST 15, 2007, and extensions and renewals thereof (herein "Note"), in the principal sum of

U.S. \$52,000.00 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 SEPTEMBER 1, 2022, 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 coverants and agreements of Borrower herein contained.

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

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

CALIFORNIA - SECOND MORTGAGE - 1/50 - Fannie Mac/Freddle Mac UNIFORM INSTRUMENT Modified by Online Documents, Inc.

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Public Record

Order: Non-Order Search Doc; RV:2007 00576796

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					그러 맛있다면서 그렇게됐다	
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LOAN #: E0626176

premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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

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

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

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

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

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

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

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Deed of Trust is on a leasehold, Borrower shall comply with all the provisions of the lease, Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall

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시 다른 이 보고 이 불룩하는 방화를 받아 있다.		
		인도 살림의 얼굴레 목대를 하는다고
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		되지 않아 되는 아니라 하는 것이다.
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		경기 그림 그렇게 살이다고 있다
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		경기에 되었다.
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되는 보인 아이는 사람들이 만든 수를 걸었다.		

not, without the express written consent of Lender, alter or amend the ground 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. 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 Walver. 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 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.

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Form 3605 Amended 593 Initials: NMCSO TECSO CACSECLD

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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

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Form 3805 Amended 5/83 Initials: (MC/50 18C/50

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

19. Assignment of Rente; 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. Lender may collect a fee not to exceed \$50.00 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

Adjustable Rate Rider	Condominium Rider	Second Home Rider
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The holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust is requested 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.

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Form 3805 Amended 5/8 MCISO TBCISO Initialse CACSECLD 08-15-2007 9:06

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State of CALIFORNIA
County of Allegheny

on Much 16 2007 before me, Magda Facosito, Nota ( Polic (here insert name and title of the officer), personally appeared Robert M. Carr and Tamara Bevilacqua Carr 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.

H. Manner Opmer of Magda Facosito

WITNESS my hand and official seal.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Magda Esposito, Notary Public

Moon Twp., Allegheny County My Commission Expires Oct. 4, 2009

Member, Pennsylvania Association of Notarias

(SIGNATURE AND SEAL OF NOTARY)

PRM INSTRUMENT Form 3805 Amended 5/93

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## **BALLOON RIDER TO SECURITY INSTRUMENT**

For valuable consideration, receipt of which is hereby acknowledged, the undersigned agree that the certain Security Instrument (Deed of Trust/Mortgage/Security Deed) of even date to which this Rider is attached shall be subject to the following provisions, notwithstanding any provisions to the contrary contained in said Security Instrument securing same:

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assets you may own, or you will have to find a	lender which may be the lender you have this loan with, willing
to lend you the money. If you refinance this k	oan at maturity, you may have to pay some or all closing cost
normally associated with a new loan, even i	f you obtain refinancing from the same lender.
At least ninety (90) but no more than	one hundred twenty (120) days prior to the Maturity Date
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Robert M. Carr by Shanon Obringer Date
Robert M. Carr by Shanon Obringer Date
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as attorney in Fact

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이 되는 화가정한 이 나이 그는 사람이						
	된 하는 본 하셨다. 이 분들은					
			网络小牛 動 医复数形成形式	机基门基础 经债务证据	医毛膜炎 医血管	
	· "我们就是这个事,这种人们的一个是一个。"				and of the second	
			이 당황을 보고 그 것같은 그는 그	water to be a first No.		
				시간 이 경기 없다.		
	현실 이 사람들이 얼마나 얼룩댔다.	보고 그는 돈 등등 적장님이라.	얼마나 하기 하기 있는 사무			
	그 교육하다 가 그렇게 했는데 그리다면	라이트 : 시작 전시 : 스타트 - ( ) :		경기를 가고 그렇게 되었다.		
	하다 가는 모양했다는 왜 나쁜?					
		원이 보고 가장하는 하셨다면서 보다 모				
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				in the second of the		
	이 등 이렇게 그릇하게 하루 가지 않았다.	교회는 기계교육 시키는 경우이다				
		선생님님, 그 기본의 한 목을 돌살 이 현				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		회사의 하는 이 사람들이 얼마나 되었다.				N/ ***
						ji li Basa A
		마루하다 막는데 그리다는다.				
		医动脉 医多克氏系统 医氯化				1944
		선택되는 사람이 하는 것이 없었다.	[[영화 : [[영화 : [[양화 : [[양화	이 살리었다. 그는 전체 이번		
			그렇게 생활하는 이 얼마요 한다.			
			맛 보다 하는 그래 하는 이 밤새?			
			[표정도 14일 - 12] 이 교육			. Prog. 5, 1 (2)
			그 그는 볼 경우 작은 것으로			
	나는 이렇게 되는 이동일밤			마침을 하는 것도 하는		
			가격하다 가능한 때 이 보다야.			
		그렇게 되면 그는 그 모든 것이다.				
		그는 그렇지는 하셨습니다. 이 나는	하다 그들은 않아다 화양이			
		그렇게 말할 때 그는 일반 그림.	그 경험하다 하일을 하면 되었다.			
			리스(APP 이 상당은 1900년)			
	그는 일을 고로 관련하고 하기가 극성하는	医克勒氏 医二氏性肠炎 医二苯基				하다 된 상상을
			(1) 이번의 물로 가는 그리			
	그 이 이 생활이 가난다.					
	一个人,一手以上,放手,一路将					
		어느 가게 가족된 그들이 어디만				ing the second
				4.1 No. 1, 194 / 1		Service States
			All the second of the second	그리아 나는 이 이번 사람이 되었다.		
		그 그의 목 사는 일이 사는 사람들이				
	아파는 말이 이번 가는 가는 바다졌다.			이 없는 그 사람들이 아		
	보면 경기에는 하는 사람이 하나들이	医复数合物体 的复数				
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					MILTA) LINGUA	Barbara S
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Loan # Borrower : E0626176 : Robert Carr

Tamara Carr

## **Exhibit A**

### **LEGAL DESCRIPTION**

The land referred to herein is situated in the State of CA, County of RIVERSIDE, City of HEMET and described as follows:

Lot 18 of Block 7 of Hemet Riverside Walnut Estates Tract, County of Riverside, State of California, as shown by Map on file in Book 16, Page 48 of Maps, Records of Riverside County, California.

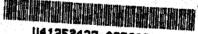
Assessor's Parcel No:

469-091-012-8

Street Address:

40245 NEWPORT RD

HEMET, CA, 92543



DEED OF TRUST LOANS E0626176 US Recordings

Version 1

Public Record

Order: Non-Order Search Doc: RV:2007 00576796

DOC # 2004-0044697

Page 1 of 3 Recorded in Official Records

Recorded in Official Records
County of Riverside
Garv L. Orse

Gary L. Orso Assessor, County Clerk & Recorder

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ABSTRACT OF JUDGMENT

Title of Document

# THIS AREA FOR RECORDER'S USE ONLY

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION (\$3:00 Additional Recording Fee Applies)

ACR 238-02 (REV 03/02)

PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:
JOHN P. VANNI/DAVID P. BRODIE
BONNIE R. MOSS & ASSOCIATES
1600 Iowa Ave., Suite 200
Riverside, CA 92507-2401

JOHN P. VANNI DAVID P. BRODIE

Public Record

Order: Non-Order Search Doc: RV:2004 00044697

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			레마이 나는 독리다를 했다.		
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			통물 가고 그들게 살았는 하는데까?		
					位入(1975年)
					· 17 李基 《原文》

ITTORNEY OR PARTY WITHOUT ATTORNEY (Name an individual	TEL NO. (909) 328-2000
Recording requested by and return to:  DAVID P BRODIE, State Bar No. 128648	
BONNIE R. MOSS & ASSOCIATES	
1600 IOWA AVENUE, SUITE 200	
RIVERSIDE, CA 92507-2401  ST ATTORNEY ST JUDGMENT ST ASSIGNEE OF	
ATTORNEY CREDITOR ASSIGNEE OF RECORD	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE	
STREET ADDRESS: 4050 Main Street	FOR RECORDER'S USE ONLY
MAILING ADDRESS 4050 Main Street	이 물이 말하다고 하셨다. 이 없는 이 하다
OTTY AND ZIP CODE Riverside, California 92501-3703	
BRANCH NAME: Central Judicial District	
PLAINTIFF: STATE FARM GENERAL INSURANCE COMPA	
DEFENDANT: BOBBY CARR	
ABSTRACT OF JUDGMENT Amend	ed Case Number:
1. The X judgment creditor assignee of record	RIC 389271
applies for an abstract of judgment and represents the following	FOR COURT USE ONLY
a. Judgment debtor's	[레고 - 전투 # 다시 - 요리 # # 스포스트 시트를 다시했다.]
Name and last known address	
그리지를 하는 스토랑에 되는 이모스 말린	그렇게 다른 그는 그가 그리고 얼마를 맞는다.
Bobby Carr 1751 Hamner Avenue NOTIFICATION MAIL	
Norco, CA 92860 USA POSTAL SERVIC	OE 환경 그는 전 감독을 하면 하고 있습니다. 그런 그는 전 등 모양이다.
b. Driver's license No. and state:	<b>⊼</b> 7
b. Driver's license No. and state:	<b>⊠</b> Unknown
c. Social Security No.: 418-80-2214	⊠Unknown ☐Unknown
c. Social Security No.: 418-80-2214 d. Summons or notice of entry of sister-state judgment was p	Unknown
c. Social Security No.: 418-80-2214	Unknown
<ul> <li>c. Social Security No.: 418-80-2214</li> <li>d. Summons or notice of entry of sister-state judgment was por mailed to (name and address): SAME AS ABOVE</li> </ul>	Unknown ersonally served
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DEFENDANT:	STATE FARM GENERAL II BOBBY CARR	VSURANCE COMPA	CASE NUM RIC 389271	
	ON ADDITIONAL JUDGMENT Name and last known addres		14. Name and last known ad	ldress
Driver's license I	No. & state:	Unknown	Driver's license No. & state:	Unknowr
Social Security Summons was p	No.: sersonally served at or mailed	Unknown to (address):	Social Security No.: Summons was personally served at or ma	Unknown
	Name and last known addres	<b>s</b>	15. Name and last known ed	ldr <b>ess</b>
Driver's license I	No. & state:	Unknown	Driver's license No. & state:	Unknow
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<u>.                                      </u>	Name and last known addres		16. Name and last known ad	Idress
L Driver's license !		J Unknown	Driver's license No. & state:	Unknow
Social Security Summons was p	No.: sersonally served at or mailed	☐Unknown l to ( <i>address</i> ):	Social Security No.: Summons was personally served at or ma	Unknown
	Name and last known addres	**************************************	17. Name and last known ad	idress
L Driver's license I	No. & state:	Unknown	Driver's license No. & state:	Unknow
	No.:	Unknown	Social Security No.:	Unknown

Order: Non-Order Search Doc: RV:2004 00044697

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		그 사람들은 사람이 되었다.		
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				열심하다 그 아니는 그를 가게 되었다.
				그 경기 (1992년 1911년 - 12일 - 12일 - 12일 교기 (1992년 1일 - 12일 -
				원양적 얼룩나 이 없다. 여러감
		사람들 생각 그릇들이 다른다.		
활기 이 가장이 되었습니?				
	하고 오늘 왕이는 생각 그는 어때?			
			선생님의 말심었다.	그리는 경제 없는 경험에 되는 그
. 1995년 1일 시민 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 1				설명을 하하다면 어린당이
				스타이 아버지지, 얼마나 그 나눠?
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## EXHIBIT "D"

		병학 얼마다 하는 그는 그리는 회사 이 나는 다	그 회장 그림을 보이 시민 회생하는데 글로 하는
		선생님 없는 그는 그런 하는데요 그 말을	원생 등 보다 하나 사람들은 기가 있다.
	그는 경우 현실하는 것 같아요. 그 사람		그리 마늘바다 가까지 한 기 하는 사람이다.
			(소양하다 ) 보고 가장 등 생기가 하는 것으로 됐다.
			회사 등에 시험한 등 교육을 가는 다른 기계하는
		지원이 집에 되었는 사람들은 경우 이 소개인 다.	어디 회사 그는 이동 아이지를 하다. 그 살아요
			이 그 이 바이를 이 중에 없는 뭐 그 그릇을 하셨다.
			그는 그 교내는 이렇게 날려보는 해를 보다면?
대체가 내기가 하는 네.			
고기를 통하실하는 그들은 걸짓			그 집을 없이 하나 하나 하나 하다는 맛있
	그렇게 불어가 살아가 하는 나왔다.	이 없는 그렇게 보다 이 방송은 하셨다. 아니까	요즘이 이렇게 만났다. 이렇게 하는 나를 내려 했다.
	이 이 옷을 돌아왔다. 것은 이번 나는 나는 것이다.		어머니는 말리다음에 가장하를 살려면 모
	보고 주에 있는데 그 나가 들어 살아왔다.		이 그 사람이 많아 있습니다. 당하다셨다고 있다면
	맛없는 물레이 좋다. '밤이 말락다'		영송 원류 경상 보다면 얼마나라요. 이 일반함이다.
			얼마나 된 맛있다면 먹지만 바라면 됐다면 네 그렇
이 이 그렇게 이 것으로 .			에 하고 있는 것이 말하는데, 그 사용하는 것 같은 것 같아 되었다. 그 생각 
집안 얼마들이 하는 것	그리아 맞다는 것이 없다.		이 사이에 아들 물었다면 그 생각을 하다면 그 먹다.
마셨다면 보다는 그리게 되었다.	[발문] 기를 잃는 항공하다. (동호) [발		문의 공고하고했다. 환경하는 선모바 불렀게 하고
이번에 됐다. 원육 한 도 한다.			그 이 그리고 그로 내가게 되었습니다.
			마살속통하다 하는 이 이 경험을 보니는 경기를 받다.
	문화함에 보고 이렇게 되어 하네요?		공항들은 하는 아니라는 이 것들은 사람들이 없다.
사람들이 됐으네요. 경제일 되는 말.			리 회에 설명하는 그 말까지 그리고 그릇을 들었다. 중
들이 경기를 하는 사람이 살아다면	홍리 보겠다. 그리는 그림에 모르게 되었다.		이 보고 시작이 나에서 있다. 이 모든 보이 뭐 그렇다
		나는 사람들은 얼마리는 생생의 남자들이	계속 그렇게 하고 있는 그 문화에 하는 이 이미, 남
		원다다 김 취실이 하면서 가게 하시는데 다	
회에 살이 이번 바람들이 되었다.	그녀는 사람들이 하셨다면 하면 살아 살아 있었다.	골드 맛이 살을 가득하고 없다. 불고 그리고 있다.	되는 항상 기업자 이렇게 그렇게 되었다.
	시 회사 경기 가는 아무리를 하고 있다.	기계 없는 사용을 하고 세계 중시대로 하는 사람이다.	하고 보다 있다. 항상 화장 하는데 하는 사람들이 다가 없다.
		[경기: 10] : [하는 기상 4일 시설 기상 10] [ [ 1 ] [ [ 1 ] [	하이 마음이 많은 아들이 가는 이 모든 이 사람이 있다.
		물레드통하다가 사용하다 요리 시간하	김 시간는 내는 시간에 가게 하지만 맛있다고 모양하고 말했다.
		실 : (1865년) 발생 기술 : (1865년) 시설 : (1866년)	여 있다면 가장생물 그리고 가장 존대를 하고 있다.
		네. 왜 뭐야 됐나 때 한 바로 때 다. 나자	
하는 경찰으로 살아 그렇게	전교적으로 가는 경도 있던 이번에 독은	있다. 뭐 없는 아이들의 가지를 받았다.	그리고 없는 그는 그는 아이들은 그리고 하고 있다.
	병의 - 요. 해를 바늘에 가냈다.[1		사용 사람들은 아이들이 나왔다면 그렇게 그렇게?
네.하다 많이 하나요.하다	얼마는 서울으로 하고 조심하게 다	어린 한 주 이 회에 들은 그리고 있는 수 있었다.	보고 제 회에 가장 경험하는 그리고 되었다. (2)
나를 살고 하셨다면 하는 사람들은	그렇게 하고 있는 수 없는 이번에 없다.		
	왕하였는 그는 이미 이 및 왕의이었다.	선택 발견되는 경로 그리네요즘 모든 하다를	날아 하는 하는 어떻게 하고 있다면 없다는 나왔었다.
		그 살이 존한하는데 들어 가지만 잘 먹는데 되었다.	지역하다가 되게 되었다면서 보고하네요?
[10] 이 등일 한 시기 하는 것이 되었다.		그리다 살이 얼마나요? 어떻게 이 경우와?	레 글 마다 시작 중독인 프로그리 대한다고 있다.
, 그 그림과 한국 그들은 그 나를 다 다니다.		되고 하는 것은 이렇게 보고도 못 같을 때문지 않다.	뭐는 생활을 되고 않았다고 하고 있다면서 다른
	얼마요 있는 걸 그 사실하다면서 바	그 아들로의 저희활하면이 말 소송하겠다.	
		진연하다면 이번 시간 하나 시작으로 가능했다.	
		수가 그림이 됐다. 본 경기 회사의 전 모든 다시	(그리 얼마나는 밥으로 가는 걸으로 가는 살아보다.)
		어느 맛들어 많아 먹는 얼마 어떻게 하셨다네.	그런 하고하고 있는 이 경기를 가고 있다면 하고 있다.
			할 이렇게 되었다. 항상으로 바다 가는 사람이 하다.
하는 그 문문의 시작을 보는 수 있다.			

## SITE PLAN: Case # CV-1303306

OWNER(S): ROBERT M CARR / TAMARA BEVILACQUA CARR

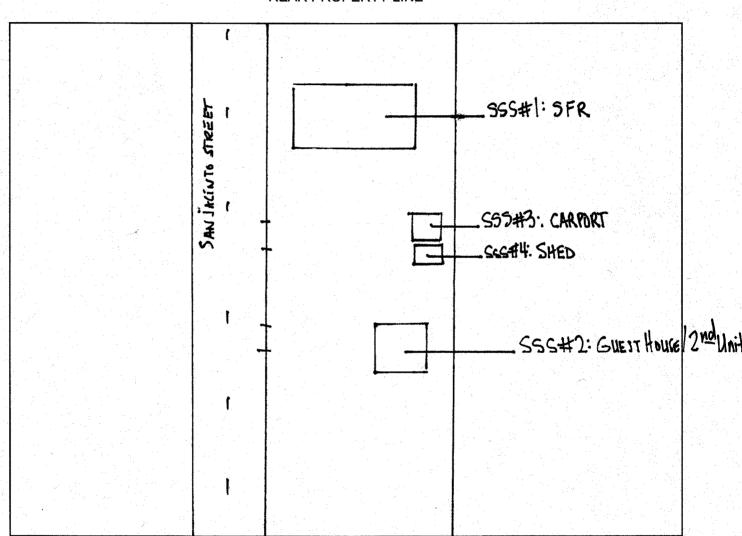
SITE ADDRESS: 40245 NEWPORT RD, HEMET

**ASSESSOR'S PARCEL**: 469-091-012

ACREAGE: 1.45

NORTH ARROW: V

## **REAR PROPERTY LINE**



FRONT PROPERTY LINE: 40245 NEWPORT RD, HEMET

PREPARED BY:	Bishupao		DATE: 110713
PREPARED DI.			DAIE. ""

- 4 SM



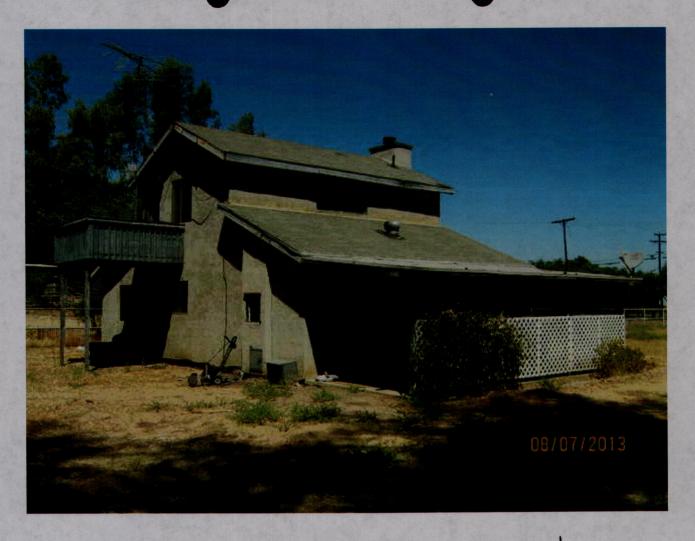


B, PILLARY) SSS#1 SFR



PALLOS, d 595#1 NOD'S 1,14 & FT

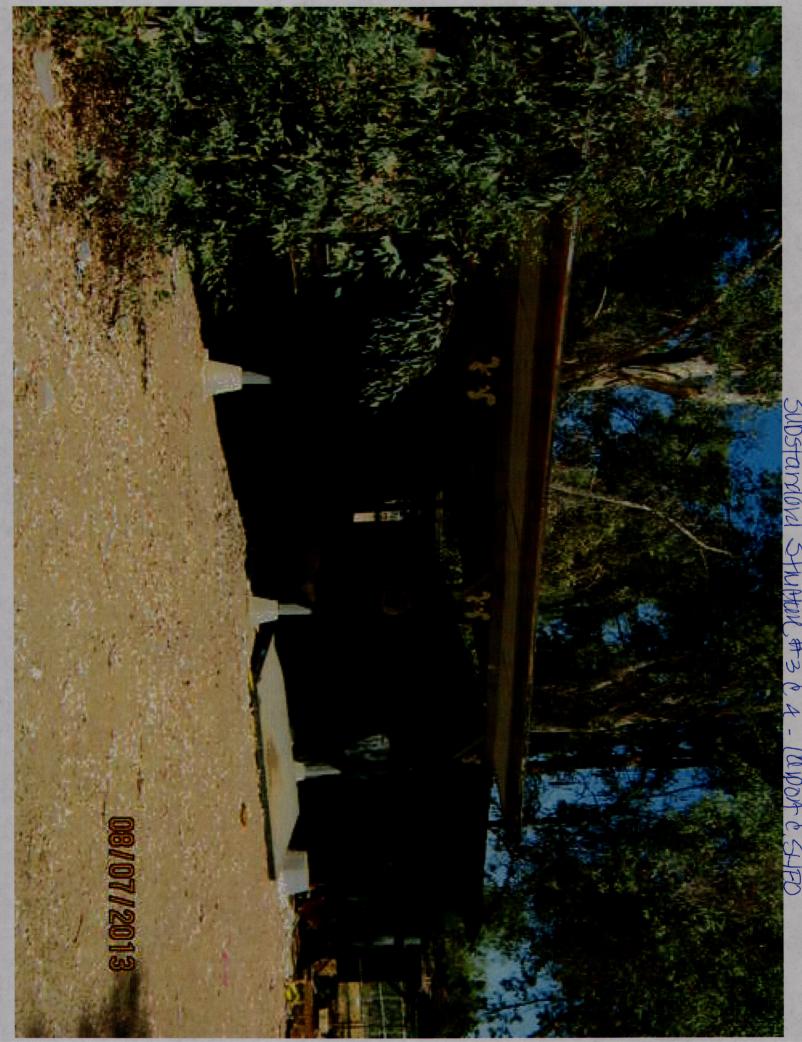




B. POLLARD SSS#2 GUESTHOUSE/2nd Unit











Substandard Strugget 4- SHED



## EXHIBIT 66E?

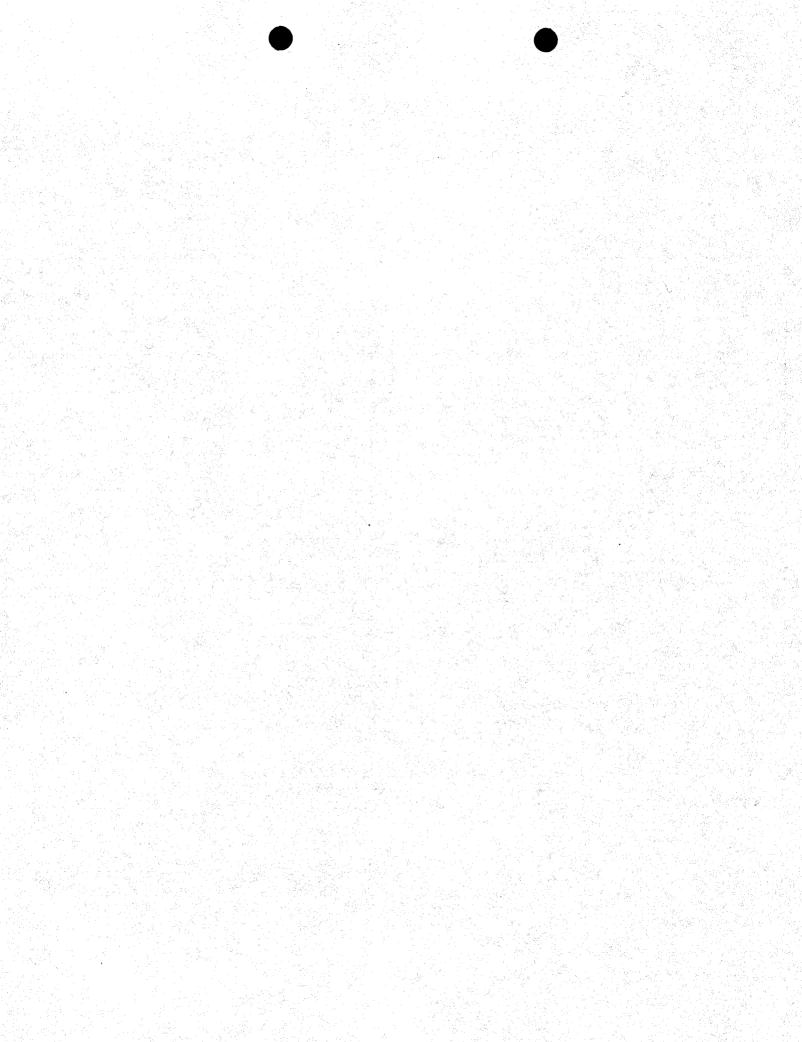
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최 하늘 생생님 없						
	지 시간에 있는 소설 등 전 등 없었다. 하는 이 사람들은 사람들이 있는 것					
				집 나를 하고 있다.		
		통지 그 경영경찰				
	세일과 병원들이다.					
		황고 성격하고 함				
			요 공급하면을 공급하			
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	事。其《经典》,"行					
						보이 교육된 12개 설계의 경영 12개 경기 교회



# COUNTY OF RIVERSITE CODE ENFORCEMENT DEPARTMENT

### **NOTICE OF VIOLATION**

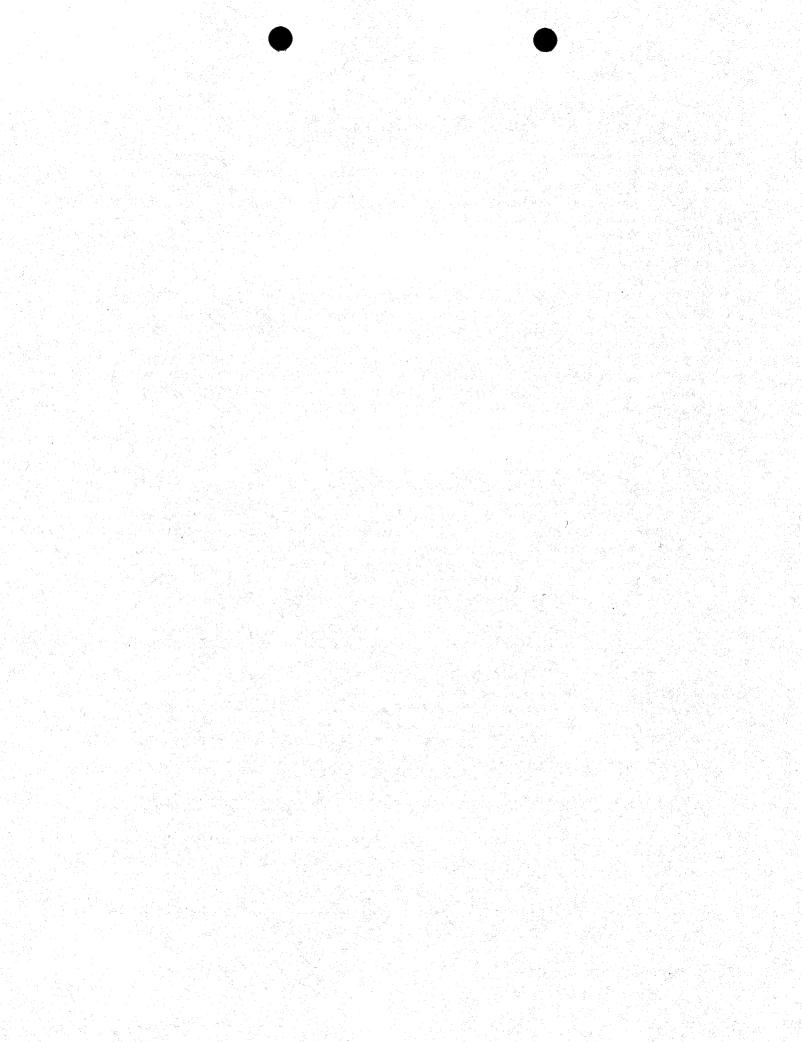
		AT: 40245 NEWPORT RD			APN#: 469_ 991_012
	FT 121 A F	D BY OFFICER: 13.POLLARD			ON DBO713 AT 0950 and pm
$\frac{\mathbf{A}}{\mathbf{A}}$		BE IN VIOLATION OF RIVERSIDE COUNTY O	OD	1	OWS:
O	5.28.040 (RCO 593)	Excessive Yard Sales - Cease yard sale. Limit of 3 yard sale events, not over 3 consecutive days, per year.		17.252.030 (RCO 348)	Unpermitted Outdoor Advertising Display - Obtain a permit from the Planning Dept. or remove display.
Ō =	8.28.030 (RCO 821)	Unfenced Pool - Install or provide adequate fencing to secure the pool.	O		Prohibited Fencing - Remove fence. Fences shall not be constructed of garage doors, tires, pallets or other
0	8.120.010 (RCO 541)	Accumulated Rubbish -Remove all rubbish & dispose of in an approved legal landfill.		(RCO 348)	materials not typically used for the construction of fence.  Excessive Outside Storage: Storage of Unpermitted
ō	15.08.010	Unpermitted Construction - Cease construction. Obtain		(RCO 348)	Mobile Home(s) Not Allowed - Remove unpermitted mobile home(s) from the property.
		the appropriate permits from the Bldg. & Safety and Planning Departments or demolish the		17	Occupied RV/Trailer - Cease occupancy & disconnect
$\overline{a}$	(RCO 457) 15.12.020(J)(2)	Unapproved Grading/Clearing - Cease grading/		(RCO 348)	all utilities to RV/Trailer.
<u> </u>		clearing/stockpiling/importing fill. Obtain a Restoration Assessment from the Dept. of Building & Safety. Perform		17.	Excessive Animals - Remove or reduce the number of
		complete restoration and remediation of the property affected by the unapproved grading in accordance with	v e n	(RCO 348)	to less than
	(RCO 457)	the Restoration Assessment.		17	Unpermitted Land Use:  Cease all business activities. Obtain Planning Dept.
9	15.16.020	Substandard Structure - Obtain a permit from the Bldg. & Safety Dept. to rehabilitate per Notice of Defects or		(RCO 348)	approval prior to resuming business operations.
$\overline{}$	(RCO 457)	demolish the structure. SEE BELOV			Excessive Outside Storage - Remove or reduce all outside storage to less than square feet a
$\cup$	15.48.010	Unpermitted Mobile Home—Vacate mobile home.  Obtain the appropriate permits from the Planning Dept. &		(RCO 348)	the rear of the property.
351 30	(RCO 457)	Dept. of Bldg. & Safety prior to occupancy or remove Mobile Home.			
O	15.48.040	Substandard Mobile Home/Trailer/RV - Obtain a permit from the Bldg. & Safety Dept. to rehabilitate per			
	(RCO 457)	Notice of Defects and Title 25 or demolish the Mobile Home/Trailer/RV.			
CC	MMENTS:	SINGLE PAMILY REGIDENCE WITH I	HTA	CHED CONV	ERTED GARAGE), DETACHED CARAGE
W	III Attir Wi	THE CONTRESION TO HABITABLE GO MICH G	141	House . Acc	secoen Steuctheex 2. Carports sh
IN RI VI Al	IPORTANT! (ESULT IN TH OLATION, YO ODITION, OTH	CORRECTION(S) MUST BE COMPLETED BY: E ISSUANCE OF AN ADMINISTRATIVE CIT DU MAY BE CITED EACH DAY THAT THE IER ENFORCEMENT ACTION, PENALTIES AN	ΓΑΤ VIO ID T	ION WITH F LATION(S) E THE IMPOSIT	FAILURE TO COMPLY BY THIS DATE, MAY THIS UP TO \$500.00 PER DAY, FOR EACH EXIST BEYOND THE CORRECTION DATE. IN ION OF A LIEN ON THE PROPERTY FOR THIS NOT ACHIEVED BY THE CORRECTION DATE.
A] \$_ CI	MINISTRATI 101 L AS IARGES BY F AYS OF SERV	EREBY GIVEN THAT AT THE CONCLUSION OF COSTS ASSOCIATED WITH THE PROCEST DETERMINED BY THE BOARD OF SUPERVILING A REQUEST FOR HEARING WITH THE VICE OF THE SUMMARY OF CHARGES, PROTECTION OF CHARGES, PROTECTION OF CODE 1.16.	SSIN ISO E D	IG OF SUCH RS. YOU WI EPARTMENT	VIOLATION(S), AT AN HOURLY RATE OF ILL HAVE THE RIGHT TO OBJECT TO THESE OF CODE ENFORCEMENT WITHIN TEN (10
RJ		그는 그는 그는 그 살이 되는 것이 되었다. 그는 그 그래에 되어 그 살아왔다면 그는 것이 없는 것이다.		#1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	그는 그 그는 일반에 된 그들을 만든 그를 만든됐다고 만든 그렇게 하는데
RJ	QI/2XI A T	IDE DDDWDAAA	<u> </u>		PROPERTY OWNER OTENANT
Rl	SIGNAT	URE PRINT NAME		DAT	



# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

CI IDE	TANDARD BUILDING C				PERMIT LEAVEST
				24(0)831	CONTRACTOR
94	OBTAIN PERMIT TO:	[Repair Per Applicable Building Codes		ـــــــ بصروبيدن يد Or Redablin	179203(s)1_2
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4 []	Planardous plumbing			1981(E)	17920(3(a)
	OBTAIN PERMIT TO:	[ ]Repair Per Applicable Building Codes		d Or Reliabilie	te Structure
5. []		lighting		1001(0)10	177003(4)10
	OBTAIN PERMIT TO:	[  Repair Por Applicable Building Codes		sh Or Rebability	ne Structure
e. M	Hezardous Willing		······V	1 <b>46</b> 1(c)	17724.3(4)
	OBTAIN PERMIT TO:	Repair Per Applicable Building Codes	Macney	sh Or Rebubbli	ite Structure
r []	Lack of adequate heating			1801(8)6	179943(4)6
	OBTAIN PERMIT TO:	[ ]Repair Per Applicable Building Codes	6 A C C C C C C C C C C C C C C C C C C		And the state of t
9. []		e foundation.		1001(e)1	179042(6)1
0.11	OBTAIN PERMIT TO:	[Repair Per Applicable Building Codes Receing or Recessopports	<ul> <li>Sign and the second of the seco</li></ul>	sh Or Rebebilio	4.5.24
* 11	OBTAIN PERMIT TO:	Ropals For Applicable Building Codes		1001(2)2 1de Or Redabille	179843(6)2
10 (1	Foundation resident another to a series about the season and a series of the series of	as or other varied supports that split, bean, list			
II	due to defeation material o			100 (c) 1	17013674
	ORTAIN PERMITTO	Repair Per Applicable Building Color		d Or Relabilit	
11 []		, ending and roof supports or other sortenant			
		due to defective material or detectoration	official tile state for each	1801(c)s	17924.3(6)6
	OBTAIN PERMIT TO:	[]Repair Per Applicable Building Codes		al Or Relability	nte Structure
12 []	Dumpness of habitable re-		N. 100	1001(6)11	17920.3(4)11
The second second	OBTAIN PERMIT TO:	[ ]Repair Par Applicable Building Codes	( )Dandi	d Or Rehibition	il Structure
13 []	Paulty weather protection.			160(A))1-4	17920.3(9)1-4
		tive weather proviling of exterior walls, roof or			
		ous or doors, but of paint or other approved w		ne like saas ku ki ka	
4	OBTAIN PERMIT TO:	Repair Per Applicable Building Codes		sk Or Rehabilit	and the second section of the second section is a second
14 M		proper militicators	~~~~~	1001(5)13	1 <b>7926.3(</b> 1)13
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to []	Extensive fire damage OBTAIN PERMIT TO:			······································	
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18 [1	Improper occupancy			1889(4)	17720.3(a)
(4)	OBTAIN PERMIT TO:	Repair Per Applicable Building Collec	l Daniel	en Or Religibility	
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20 []					
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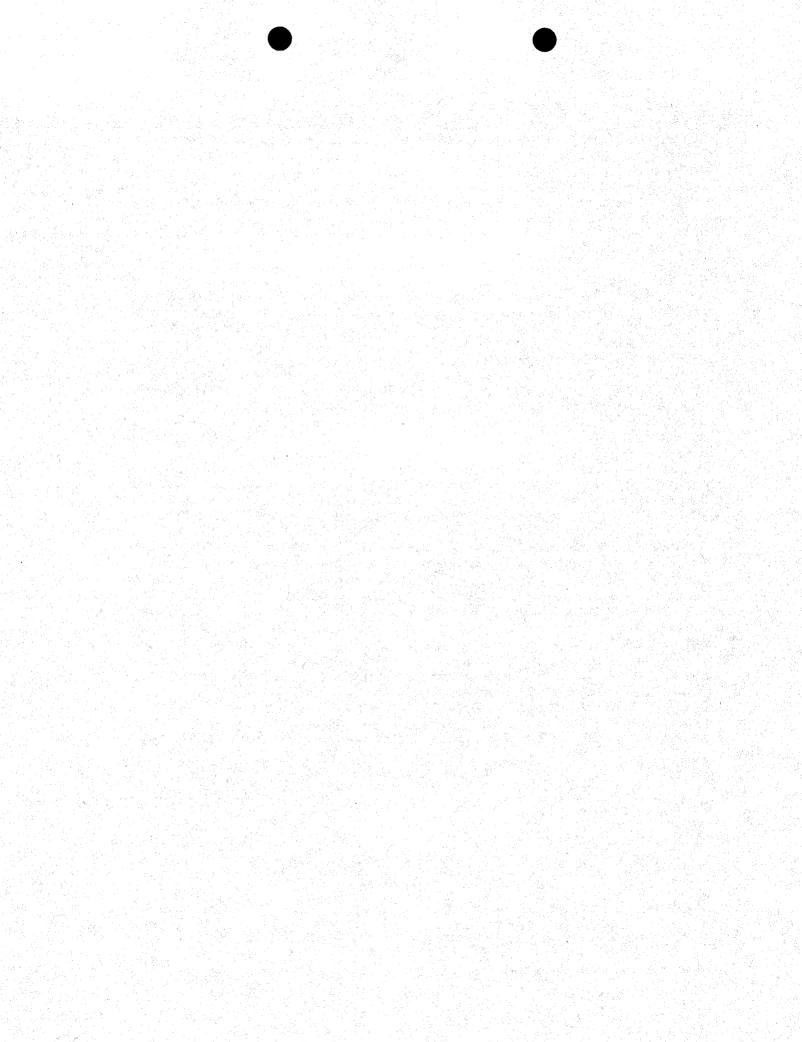
Distribution: White-Case File; Cenery-Property Comer; Pink-To Be Posted On Structure



# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEPECTS

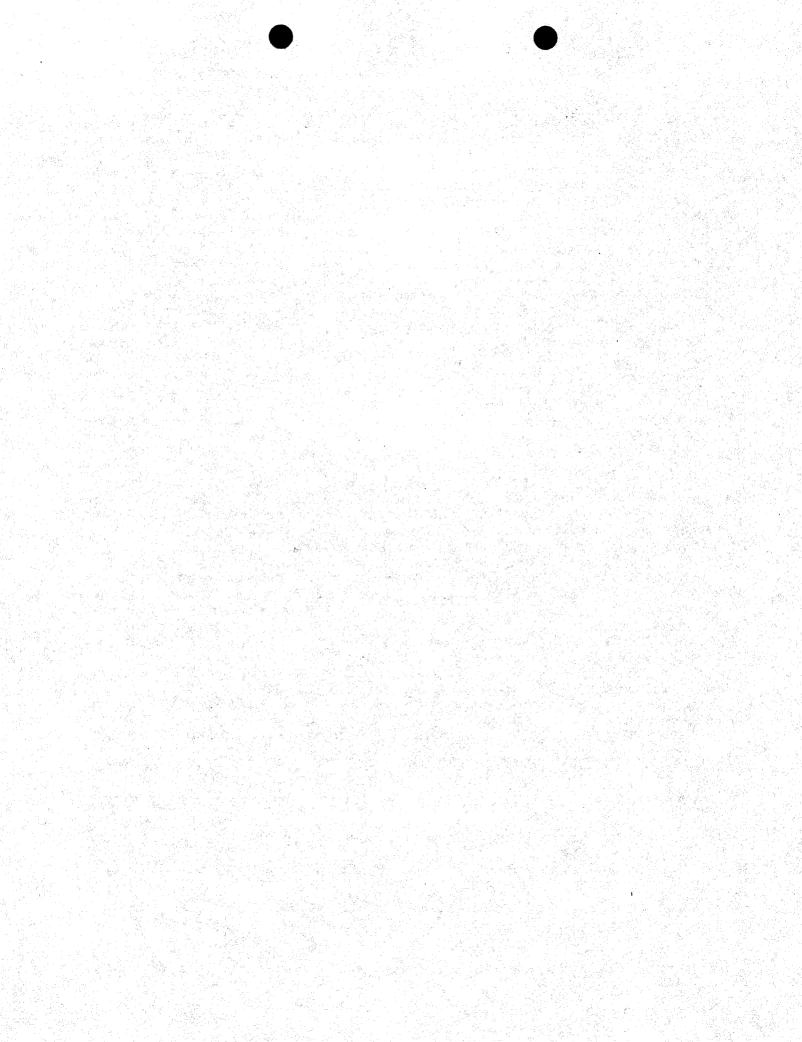
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r¥				1001(8)/6	
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		ius to defective quaterial or describeration	Carlo and company of the	1001(e)6	17920.3(6)
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		tive weather preciting of exterior walls, reof or			
		ove or dears, leds of paint or other approved as	DASAMARAN 40		
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Distribution: White-Case File; Camery-Exoperty Comer; Pink-To Be Posted On Structure
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# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

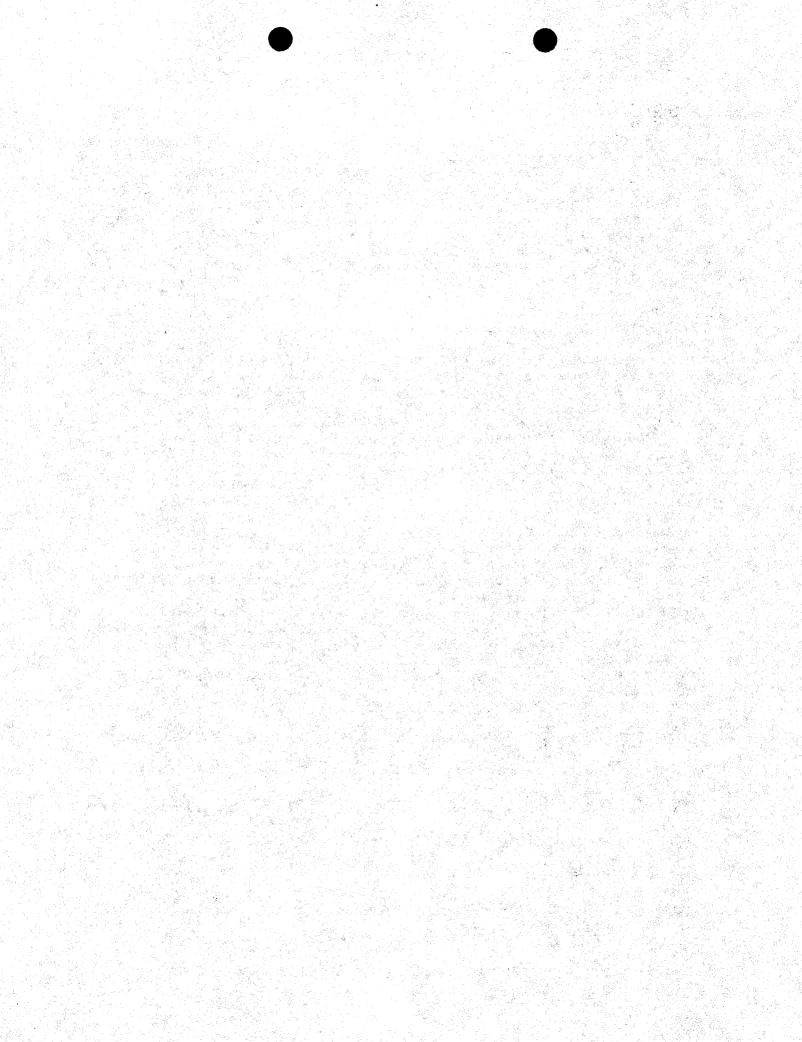
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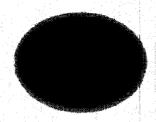


## RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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### AFFIDAVIT OF POSTING OF NOTICES

August 7, 2013

RE CASE NO: CV1303306

I, B Pollard, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is: 37600 Sky Canyon Drive, Suite G
French Valley, California 92563
Mail Stop #5155.

That on 080713 at 1039. I securely and conspicuously posted NOV and NODYs at the property described as:

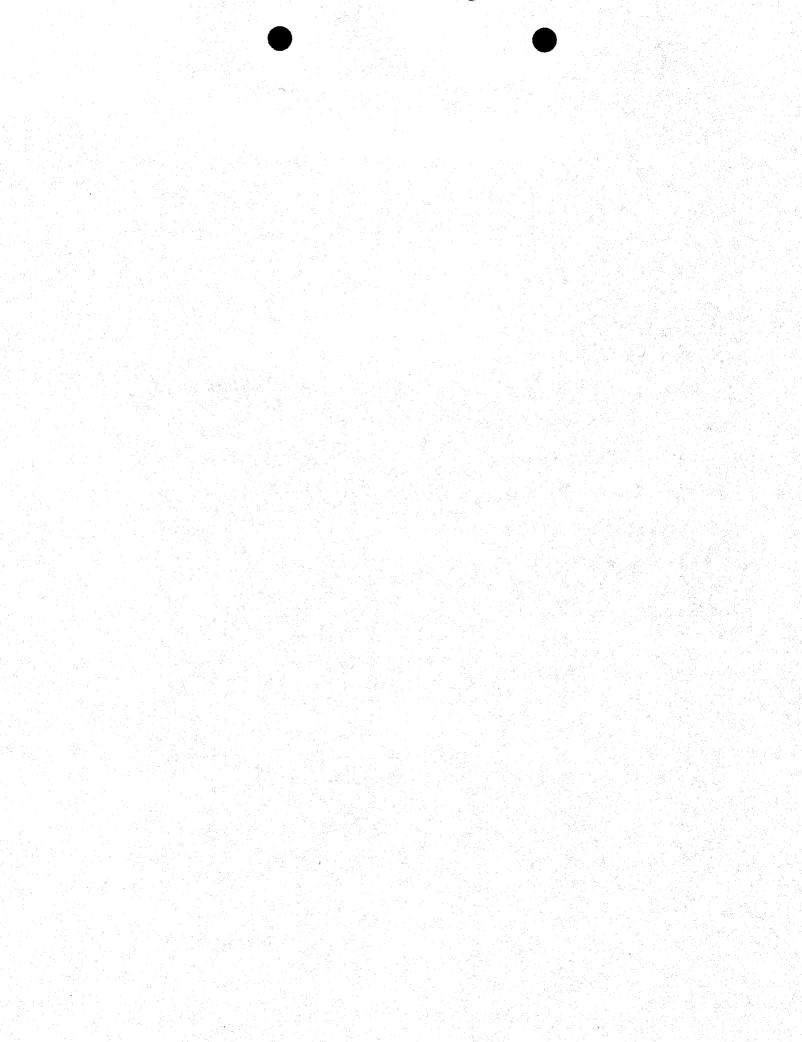
Property Address: 40245 NEWPORT RD, HEMET

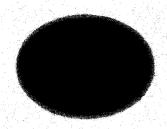
Assessor's Parcel Number: 469-091-012

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

Executed on August 7, 2013 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT





### NOTICE OF VIOLATION

September 24, 2013

ROBERT M CARR / TAMARA BEVILACQUA CARR 40245 NEWPORT RD HEMET, CA 92543

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

1) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

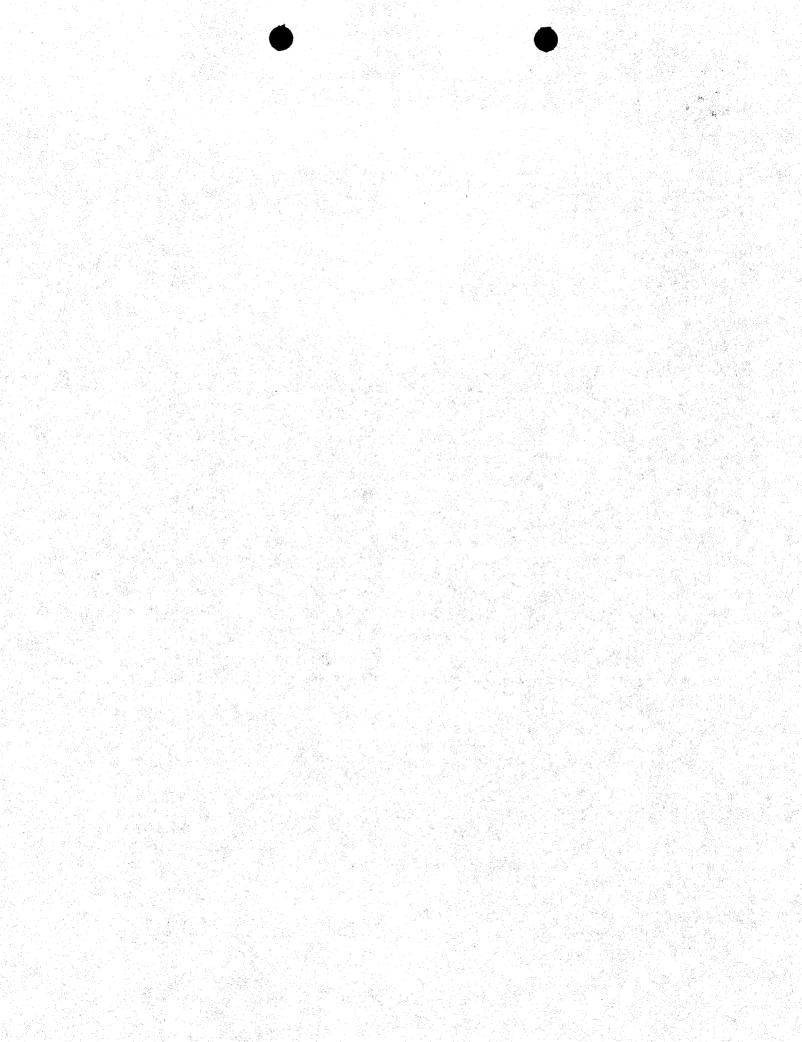
NOTICE IS HEREBY GIVEN that failure to comply with this notice will result in further civil, criminal, or administrative proceedings for demolition of the structure(s) and abatement of the public nuisance and could result in the imposition of a lien on the subject property(ies) for costs, including attorney's fees, related to the enforcement of all ordinances and abatement of violative conditions. A "Notice of Noncompliance" has been recorded with the Riverside County Recorder's Office. At the conclusion of this case, you will receive a Statement of Expense associated with the abatement of such nuisance.

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

2) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

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3) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subjection property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

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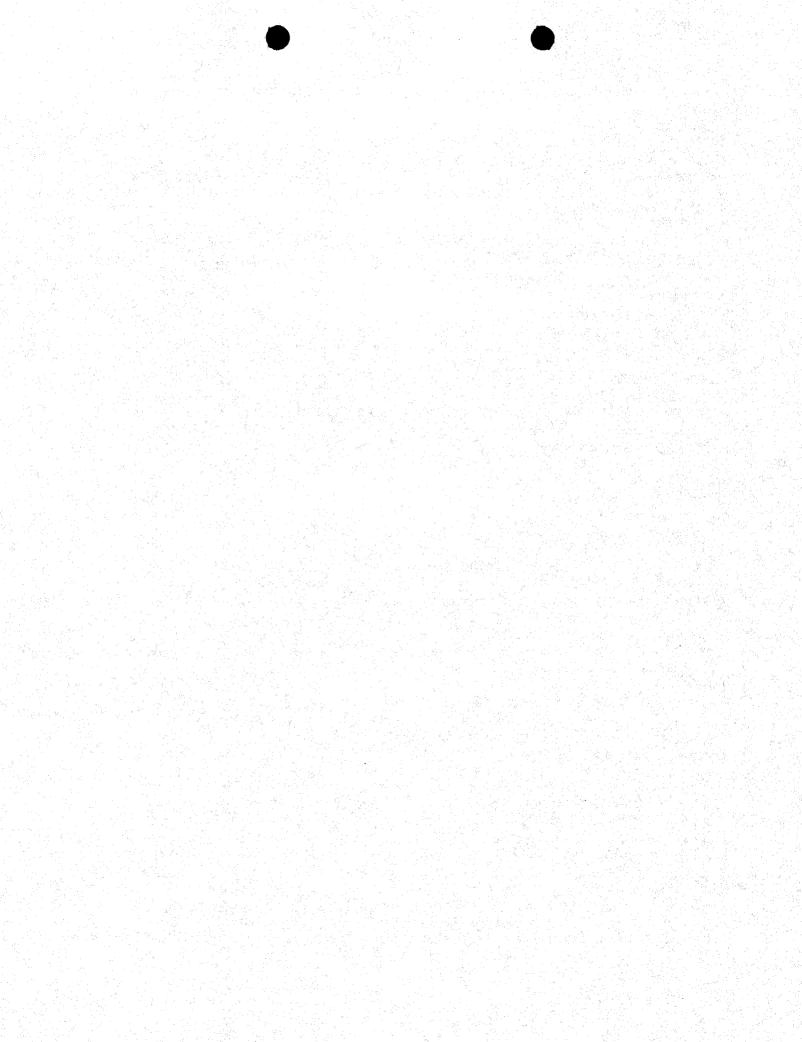
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- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Single Family Residence(with converted attached garage).
- 2) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Guest House(conveted to 2nd unit).
- 3) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Accessory Structure-Shed
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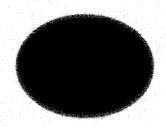


COMPLIANCE MUST BE COMPTED BY October 9, 2013. FAILURE TOOMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN THAT AT THE CONCLUSION OF THIS CASE YOU WILL RECEIVE A SUMMARY OF ADMINISTRATIVE COSTS ASSOCIATED WITH THE PROCESSING OF SUCH VIOLATION(S), AT AN HOURLY RATE OF \$109.00 AS DETERMINED BY THE BOARD OF SUPERVISORS.

YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF CODE ENFORCEMENT WITHIN TEN (10) DAYS OF SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO SECTION 1.16.080 OF RIVERSIDE COUNTY CODE.

CODE ENFORCEMENT DEPARTMENT



### NOTICE OF VIOLATION

September 24, 2013

ROBERT M CARR / TAMARA BEVILACQUA CARR 34 HIGH ST ALEX BAY, NY 13607

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

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

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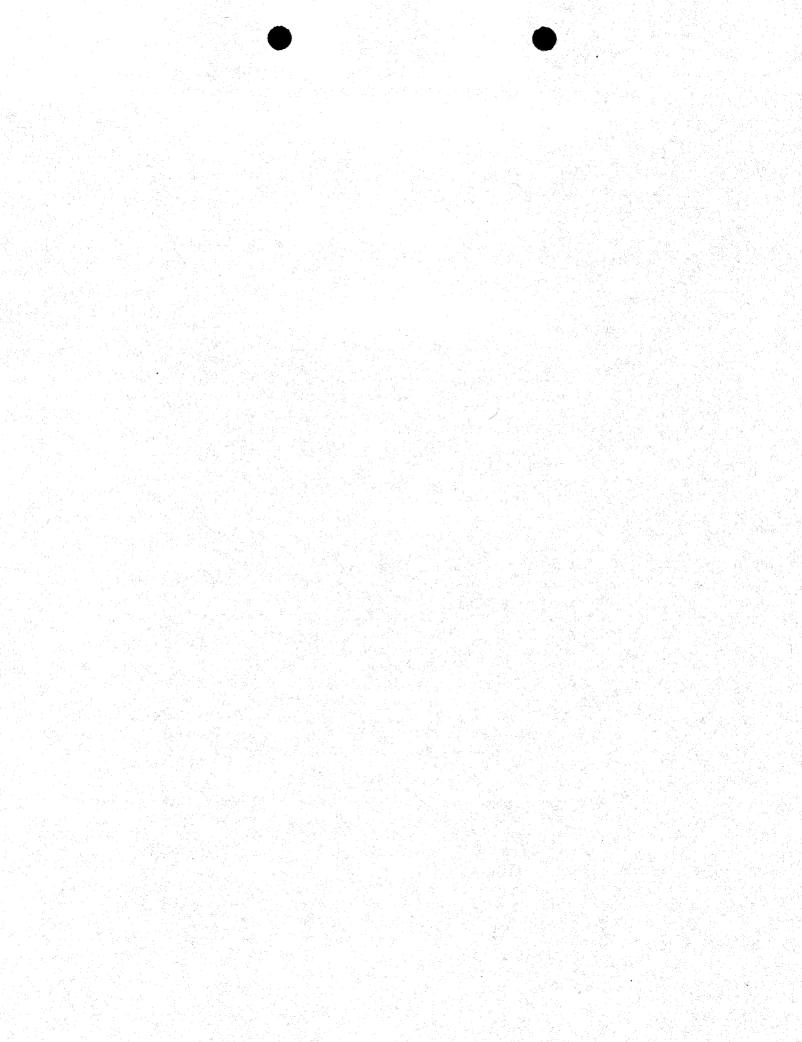
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**NOTICE IS FURTHER GIVEN** that in accordance with Sections 17274 and 24436.5 of the <u>Revenue and Taxation Code</u>, a tax deduction may not be allowed for interest, taxes, depreciation, or amortization paid or incurred in the taxable year affected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

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Single Family Residence(with converted attached garage).
- 2) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Guest House(conveted to 2nd unit).
- 3) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Accessory Structure-Shed
- 4) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Accessory structure-Carport

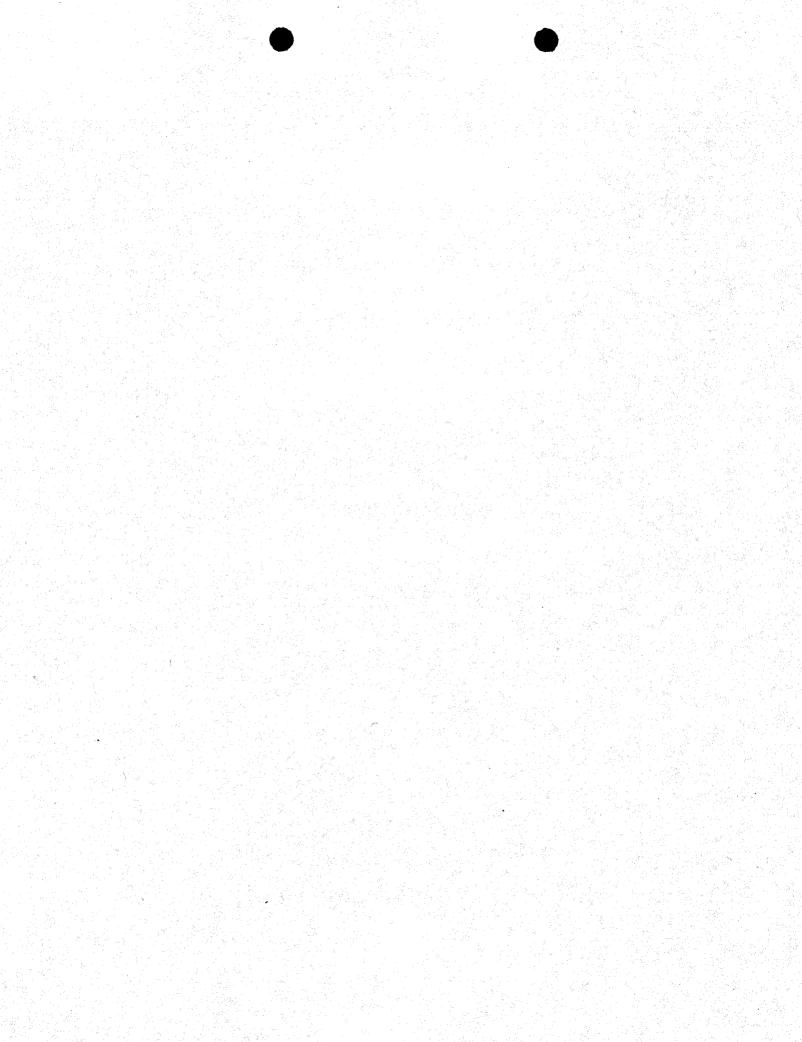


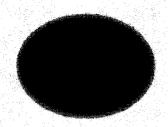
COMPLIANCE MUST BE COME TED BY October 9, 2013. FAILURE TO OMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

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YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF CODE ENFORCEMENT WITHIN TEN (10) DAYS OF SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO SECTION 1.16.080 OF RIVERSIDE COUNTY CODE.

CODE ENFORCEMENT DEPARTMENT





### NOTICE OF VIOLATION

September 24, 2013

ABM AMRO MORTGAGE GROUP, INC. 777 East Eisenhower Parkway, Suite 700 Ann Arbor, MI 48108-3258

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

1) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

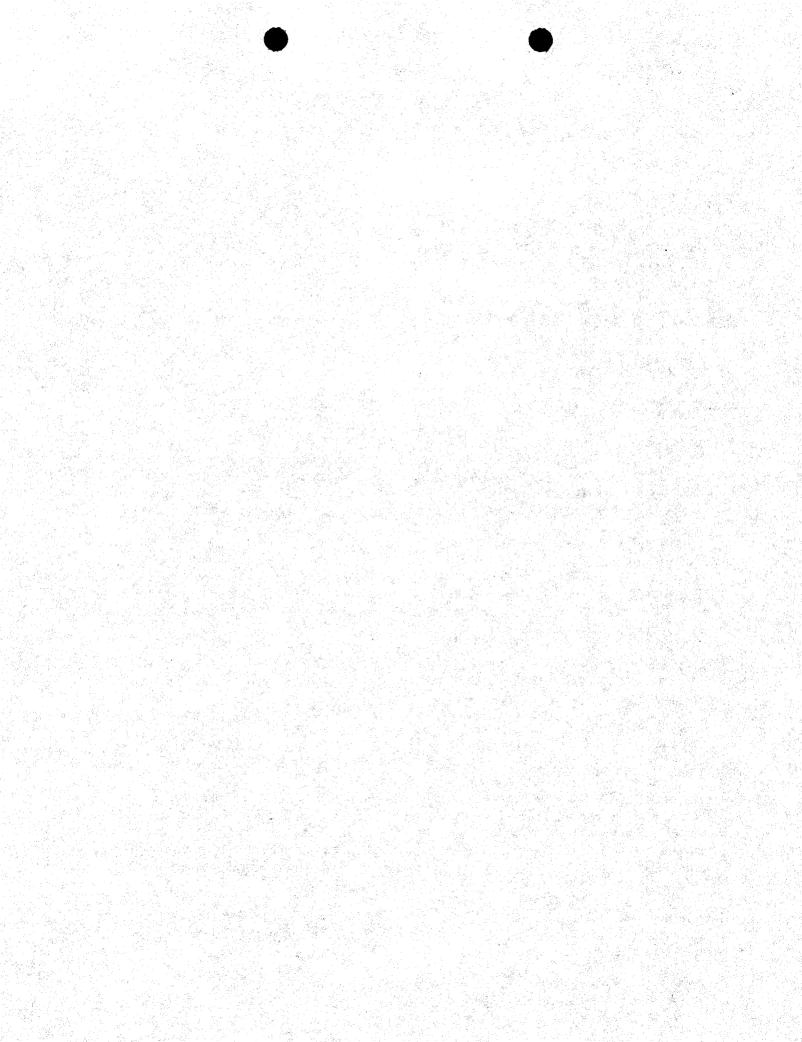
NOTICE IS HEREBY GIVEN that failure to comply with this notice will result in further civil, criminal, or administrative proceedings for demolition of the structure(s) and abatement of the public nuisance and could result in the imposition of a lien on the subject property(ies) for costs, including attorney's fees, related to the enforcement of all ordinances and abatement of violative conditions. A "Notice of Noncompliance" has been recorded with the Riverside County Recorder's Office. At the conclusion of this case, you will receive a Statement of Expense associated with the abatement of such nuisance.

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

2) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

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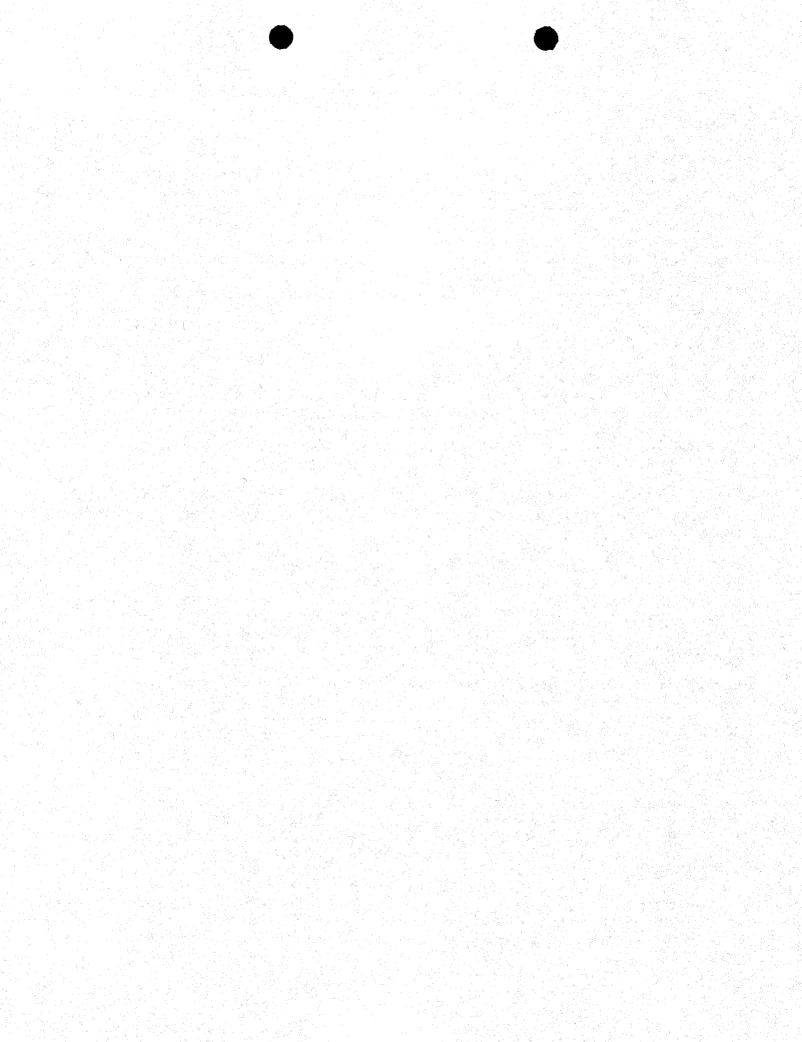
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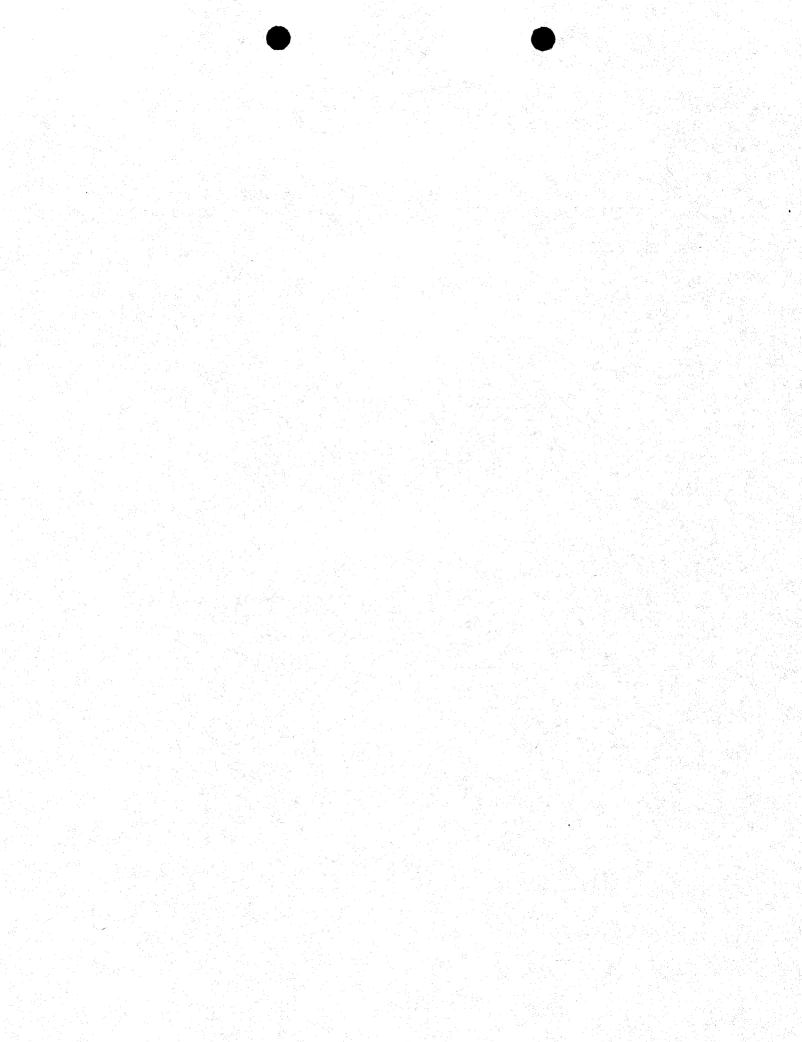


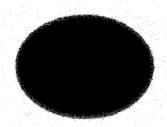
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CODE ENFORCEMENT DEPARTMENT





### NOTICE OF VIOLATION

September 24, 2013

CAL-WESTERN RECONVEYANCE CORP P O BOX 22004 525 E MAIN ST EL CAJON, CA 92022-9004

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

1) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

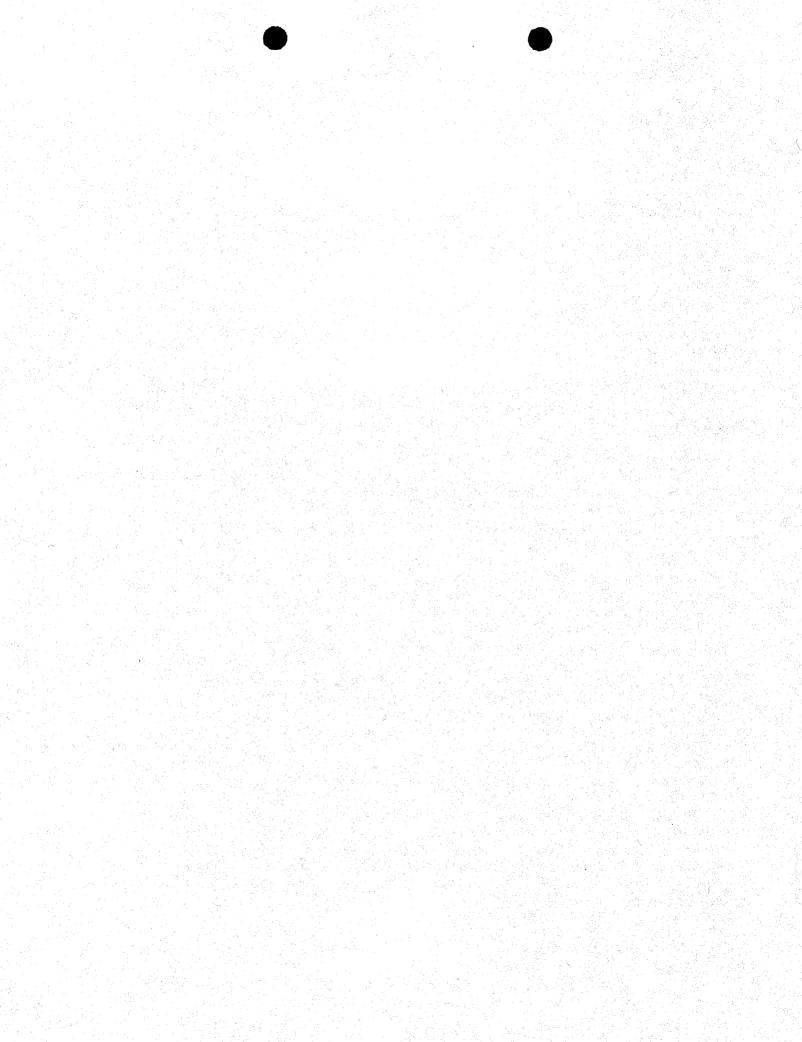
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**NOTICE IS FURTHER GIVEN** that in accordance with Sections 17274 and 24436.5 of the <u>Revenue and Taxation Code</u>, a tax deduction may not be allowed for interest, taxes, depreciation, or amortization paid or incurred in the taxable year affected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

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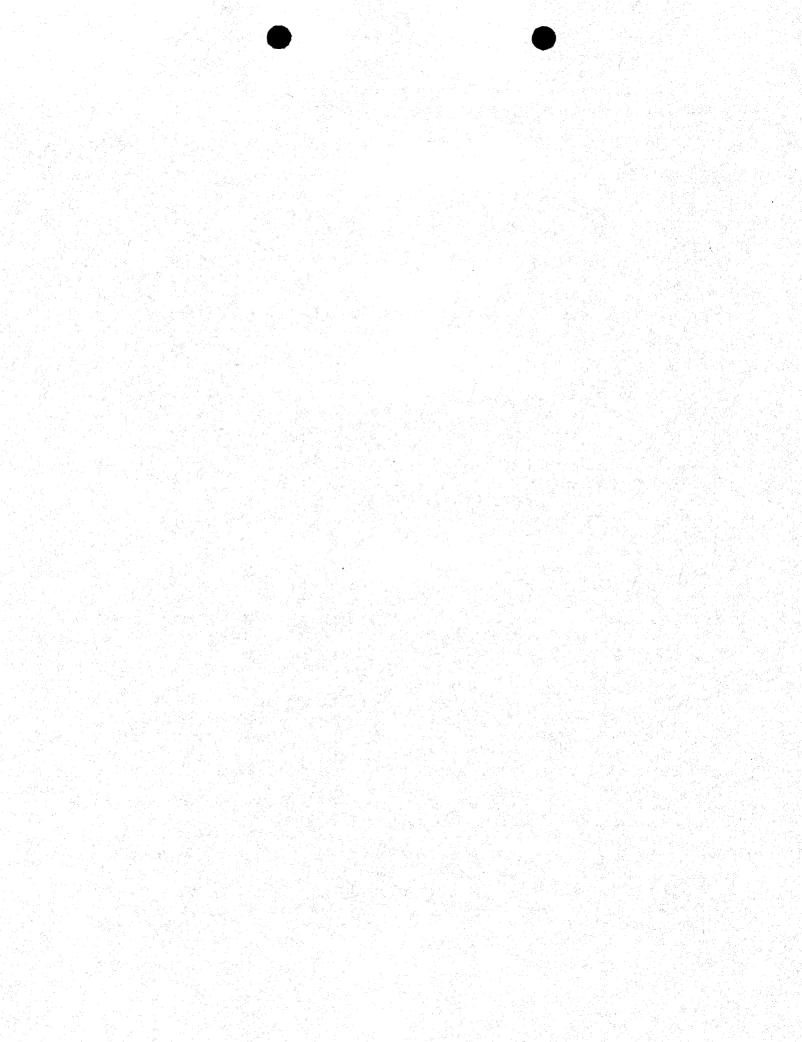
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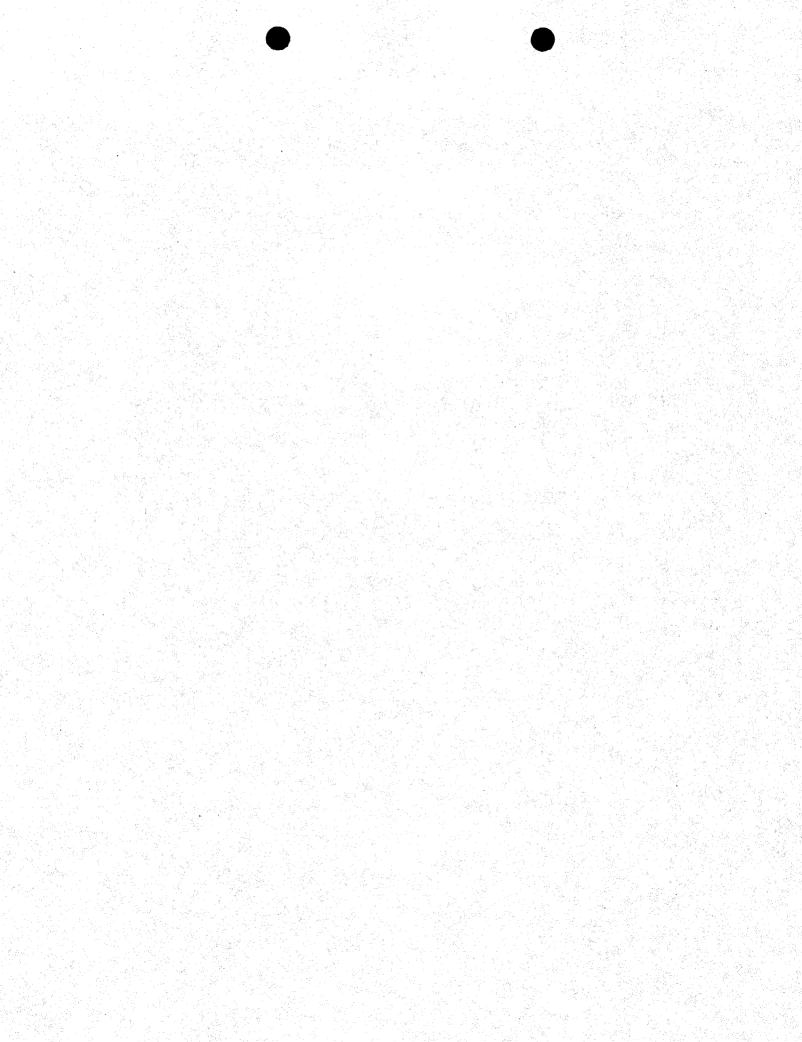


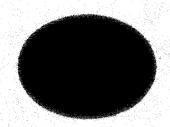
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CODE ENFORCEMENT DEPARTMENT





### NOTICE OF VIOLATION

September 24, 2013

Cal-Western Reconveyance Corp 525 East Main St El Cajon, Ca 92022-9004

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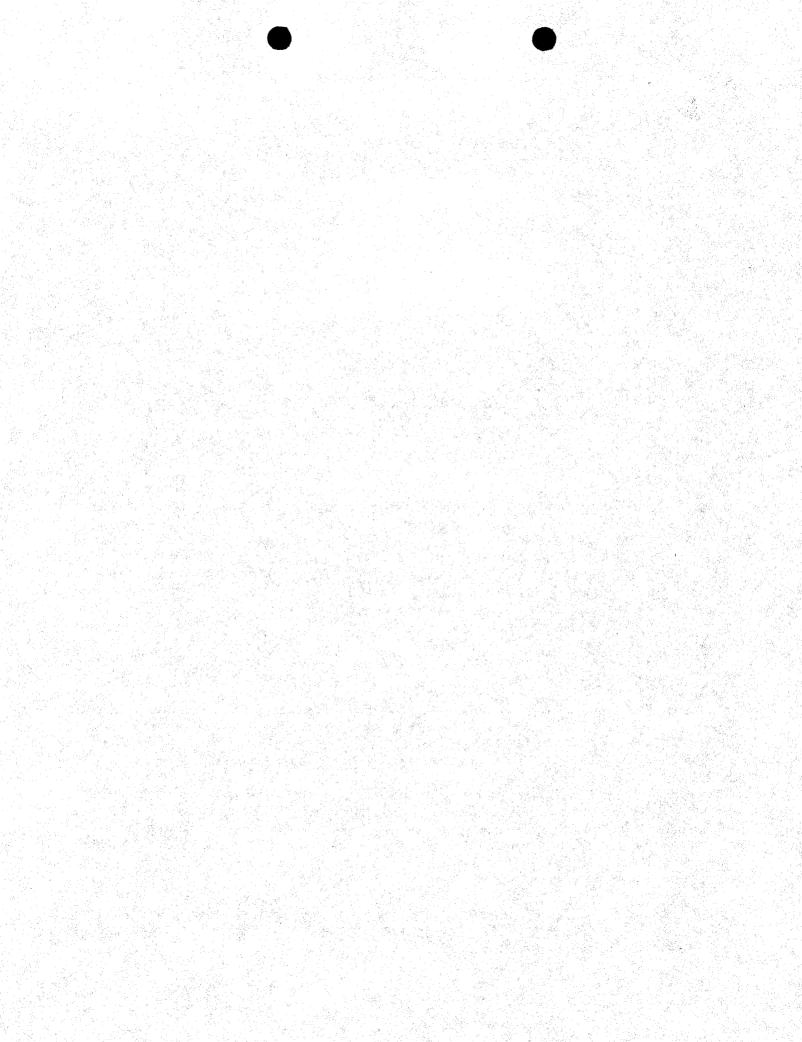
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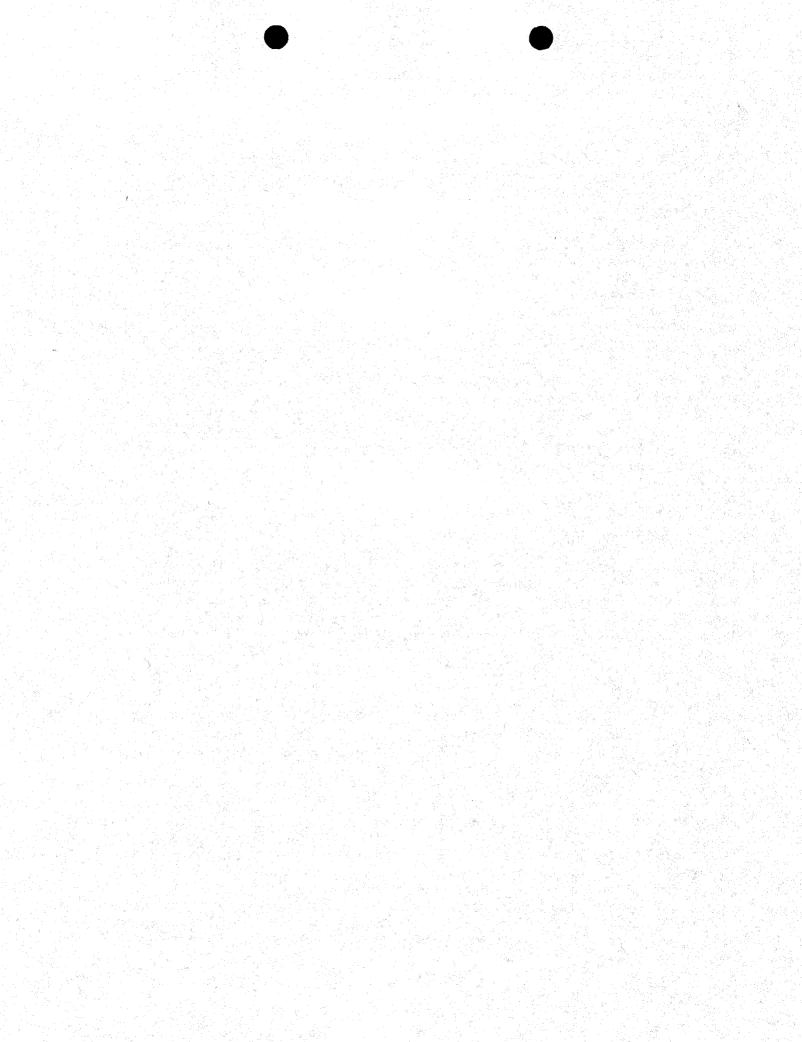
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#### YOU ARE HEREBY REQUIRED TO COMPLY with the provisions of the ordinance by:

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Single Family Residence(with converted attached garage).
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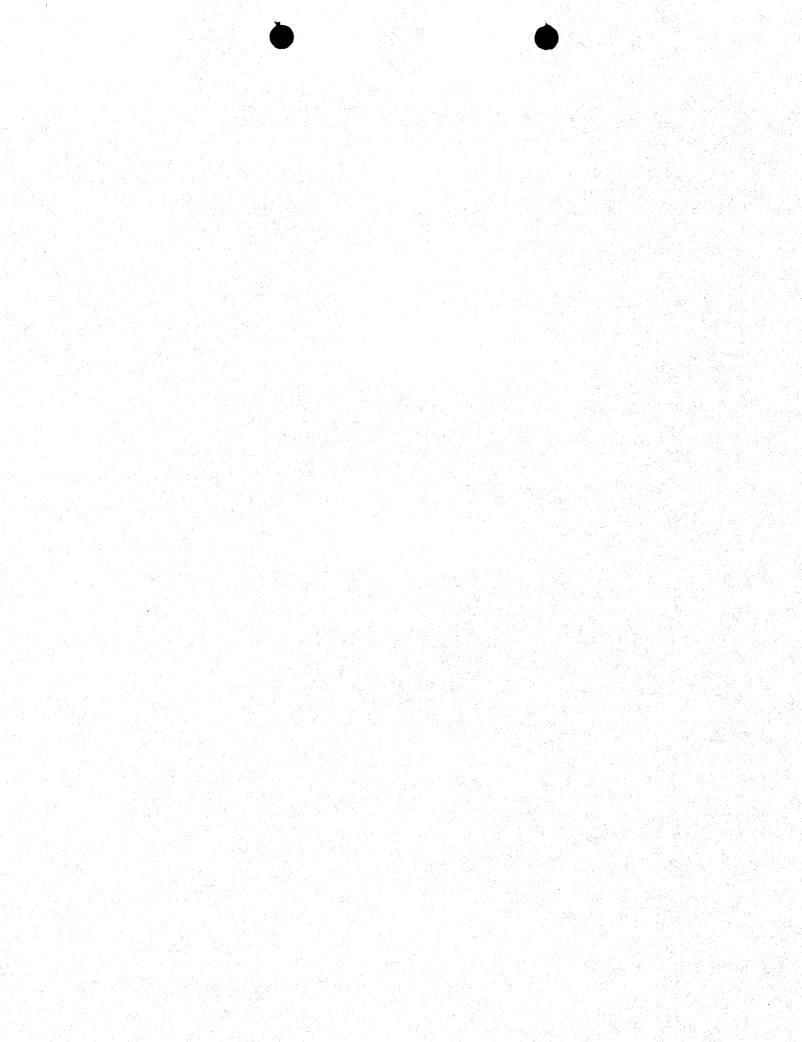
COMPLIANCE MUST BE COMPTED BY October 9, 2013. FAILURE TOMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

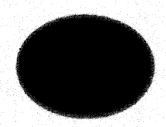
NOTICE IS HEREBY GIVEN THAT AT THE CONCLUSION OF THIS CASE YOU WILL RECEIVE A SUMMARY OF ADMINISTRATIVE COSTS ASSOCIATED WITH THE PROCESSING OF SUCH VIOLATION(S), AT AN HOURLY RATE OF \$109.00 AS DETERMINED BY THE BOARD OF SUPERVISORS.

YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF CODE ENFORCEMENT WITHIN TEN (10) DAYS OF SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO SECTION 1.16.080 OF RIVERSIDE COUNTY CODE.

CODE ENFORCEMENT DEPARTMENT

By: B Pollard, Code Enforcement Officer





## CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

### NOTICE OF VIOLATION

**September 24, 2013** 

Loan Link Financial Services

31 Journey #200 Aliso Viejo, CA 92656

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

1) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

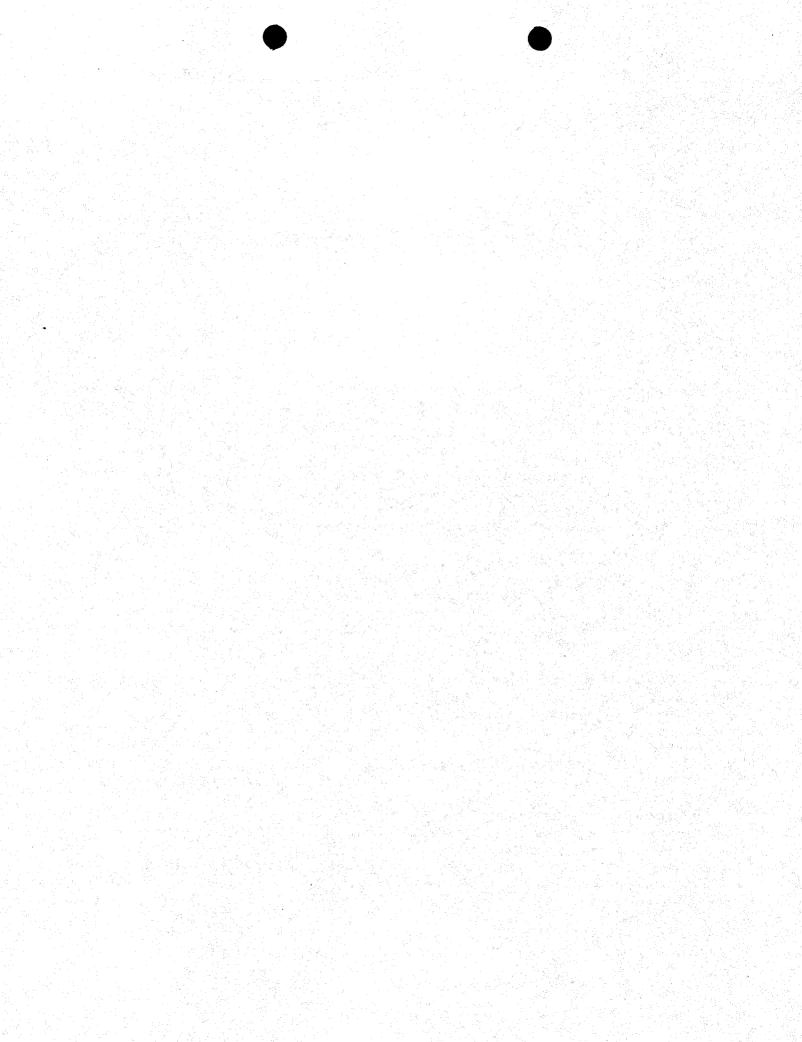
NOTICE IS HEREBY GIVEN that failure to comply with this notice will result in further civil, criminal, or administrative proceedings for demolition of the structure(s) and abatement of the public nuisance and could result in the imposition of a lien on the subject property(ies) for costs, including attorney's fees, related to the enforcement of all ordinances and abatement of violative conditions. A "Notice of Noncompliance" has been recorded with the Riverside County Recorder's Office. At the conclusion of this case, you will receive a Statement of Expense associated with the abatement of such nuisance.

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

2) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

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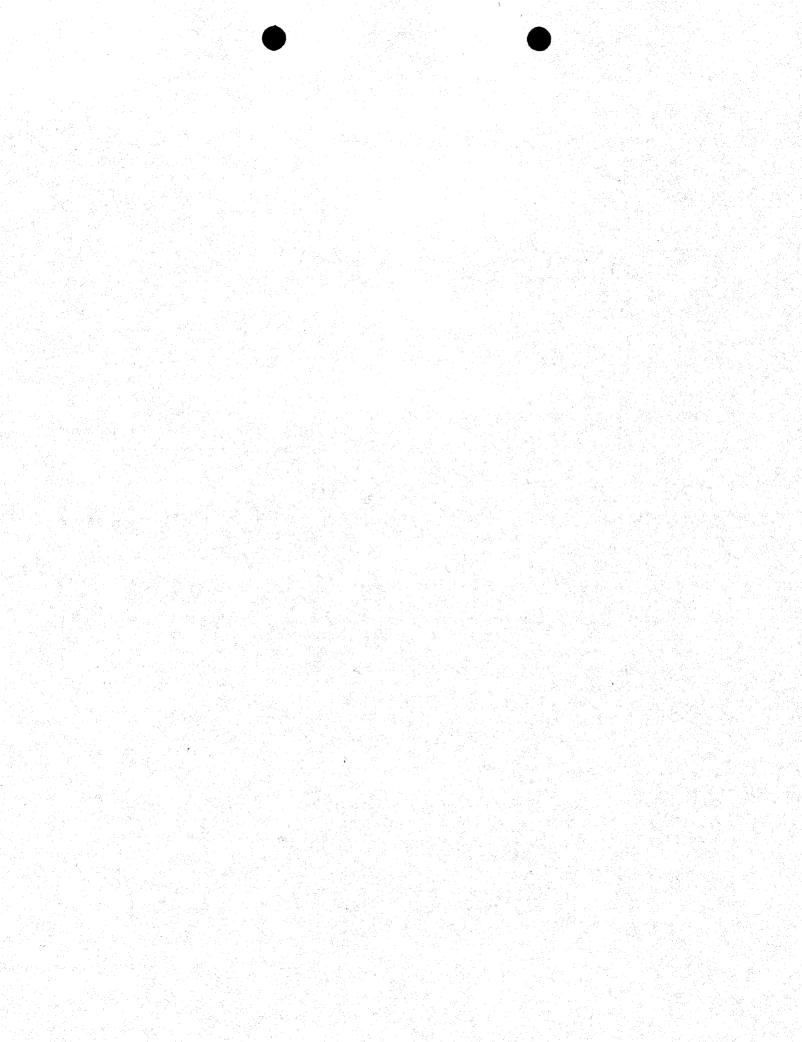
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### YOU ARE HEREBY REQUIRED TO COMPLY with the provisions of the ordinance by:

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Single Family Residence(with converted attached garage).
- 2) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Guest House(conveted to 2nd unit).
- 3) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Accessory Structure-Shed
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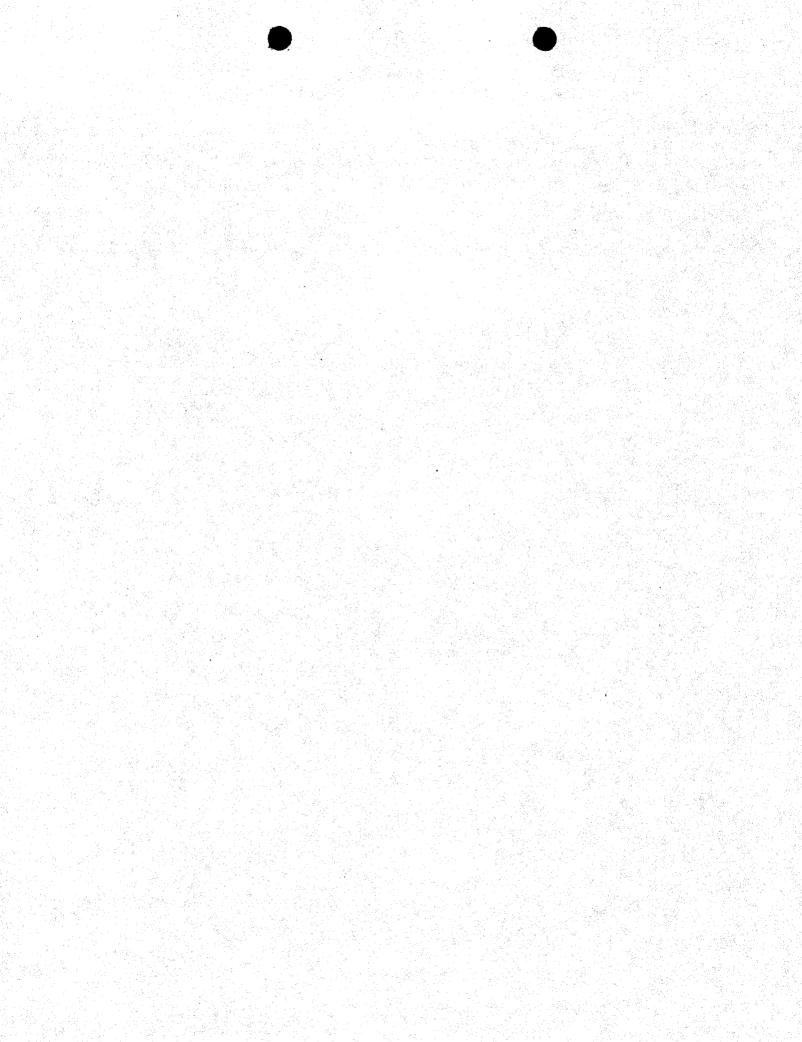
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CODE ENFORCEMENT DEPARTMENT

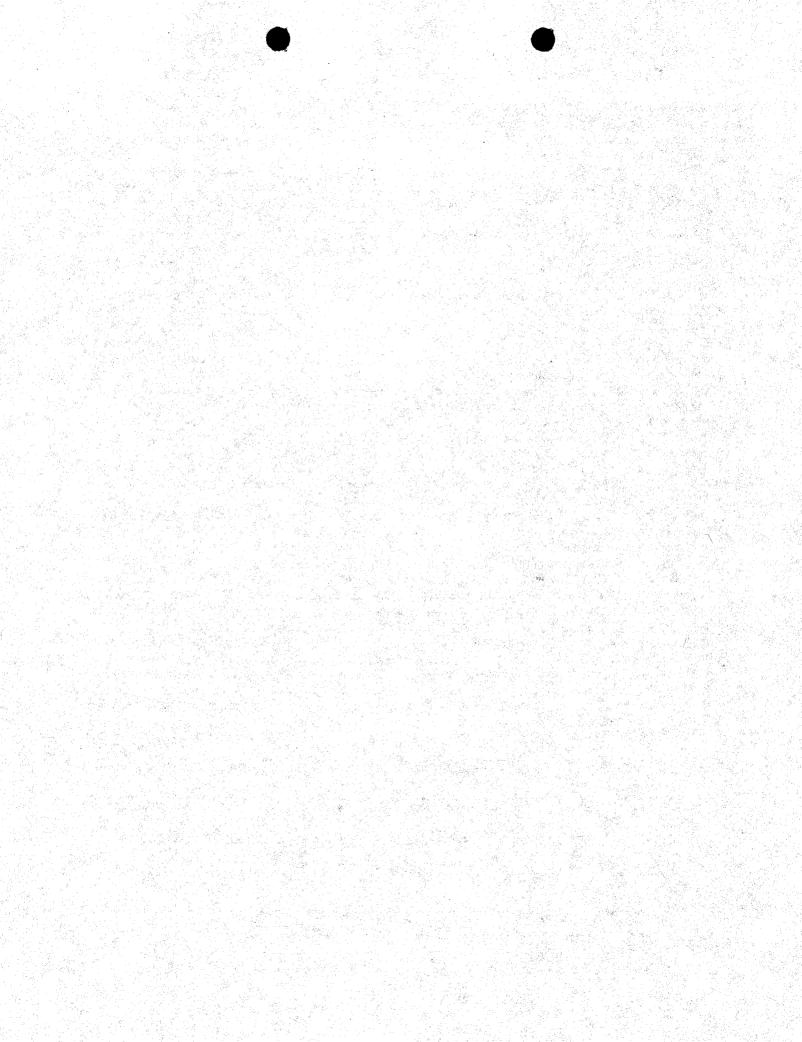
By: B Pollard, Code Enforcement Officer



# RIVERSIDE COUNTY DEPARTMENT OF GUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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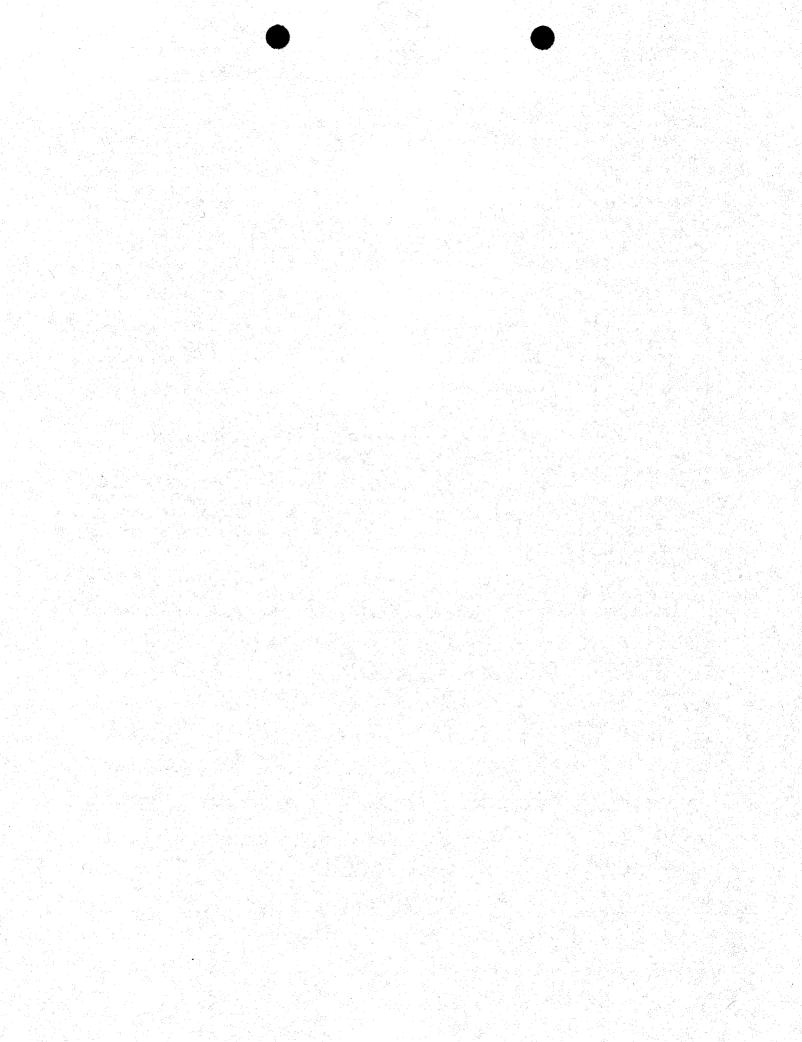
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# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

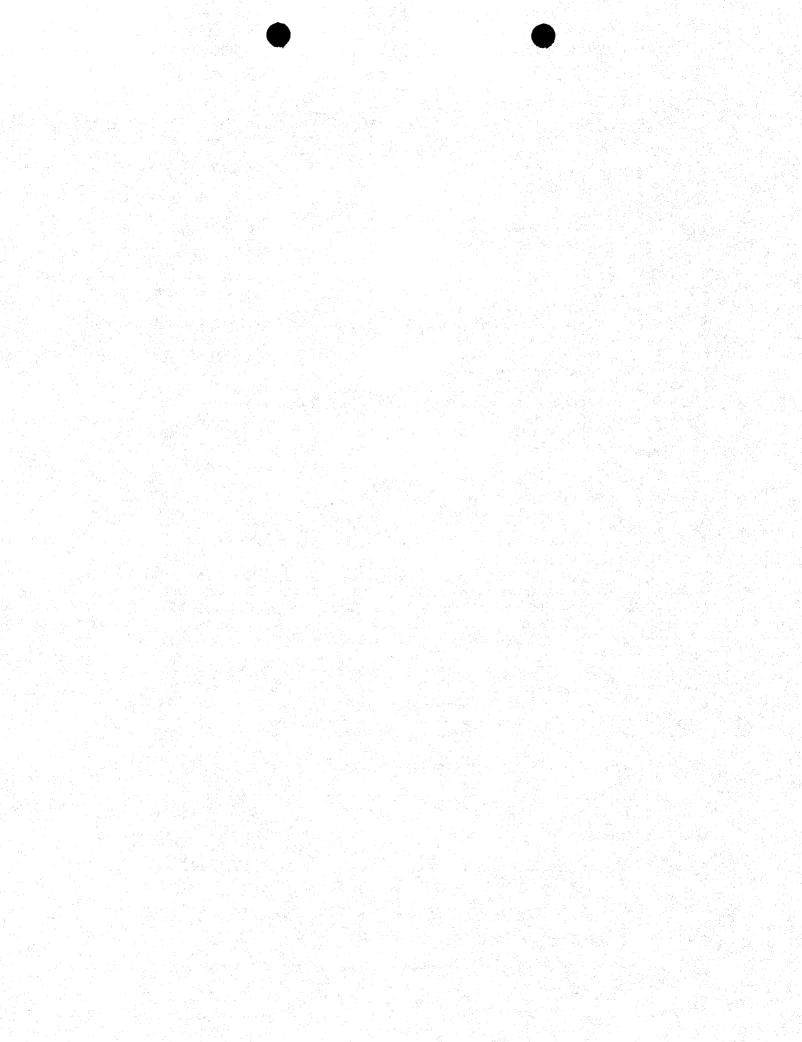
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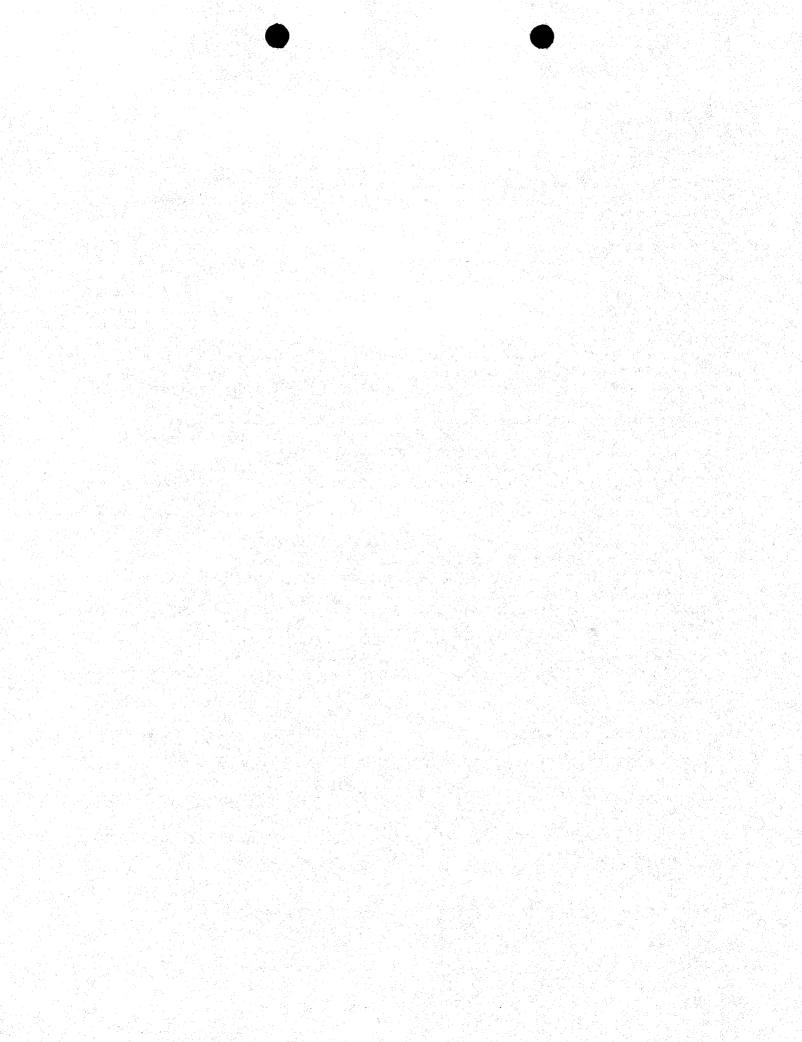
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## RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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

### PROOF OF SERVICE

Case No. CV1303306

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Elizabeth Ross, 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 September 24, 2013, I served the following documents(s):

## NOTICE RE: Notice of Violation and Notice of Defects

by placing a true copy thereof enclosed in a sealed envelope(s) by CERTIFIED MAIL, RETURN RECEIPT **REQUESTED** addressed as follows:

ROBERT M CARR / TAMARA BEVILACQUA CARR 34 HIGH ST, ALEX BAY, NY 13607 OCCUPANT 40245 NEWPORT RD, HEMET, CA 92543 CAL-WESTERN RECONVEYANCE CORP P O BOX 22004 525 E MAIN ST, EL CAJON, CA 92022-9004

- ✓ Cal-Western Reconveyance Corp 525 East Main St, El Cajon, Ca 92022-9004

Loan Link Financial Services 31 Journey #200, Aliso Viejo, CA 92656

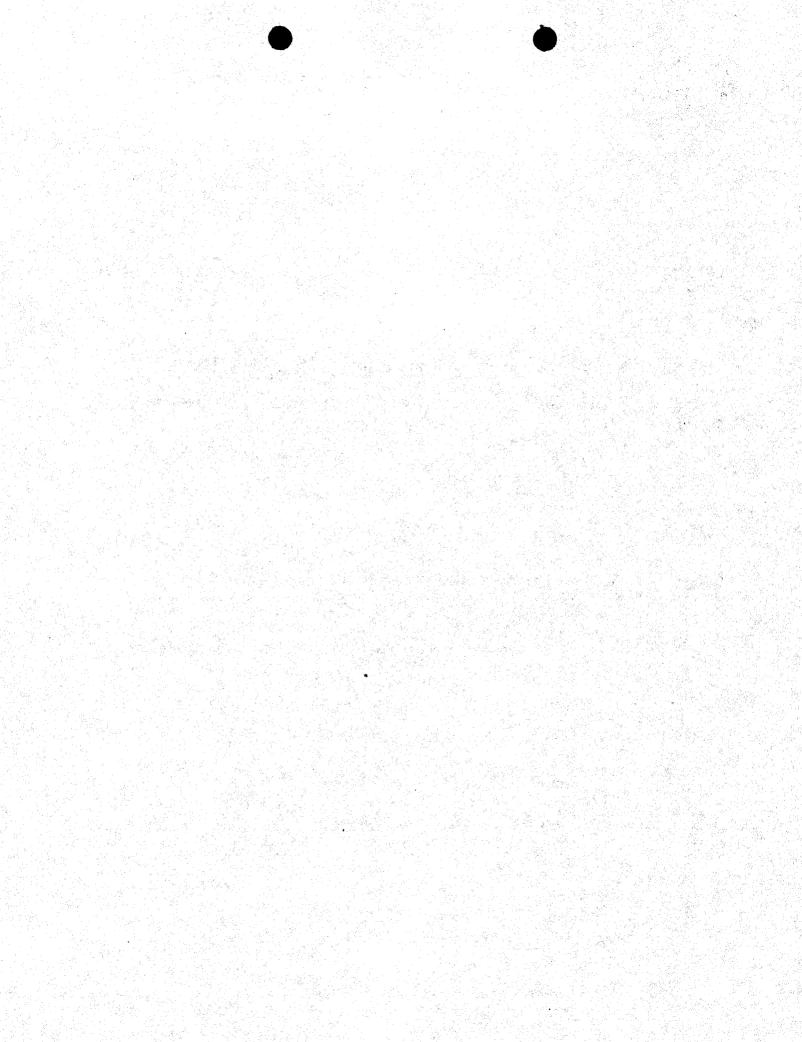
ABM AMRO MORTGAGE GROUP, INC. 777 East Eisenhower Parkway, Suite 700, Ann Arbor, MI 48108-3258

- 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 September 24, 2013, in the County of Riverside, California.

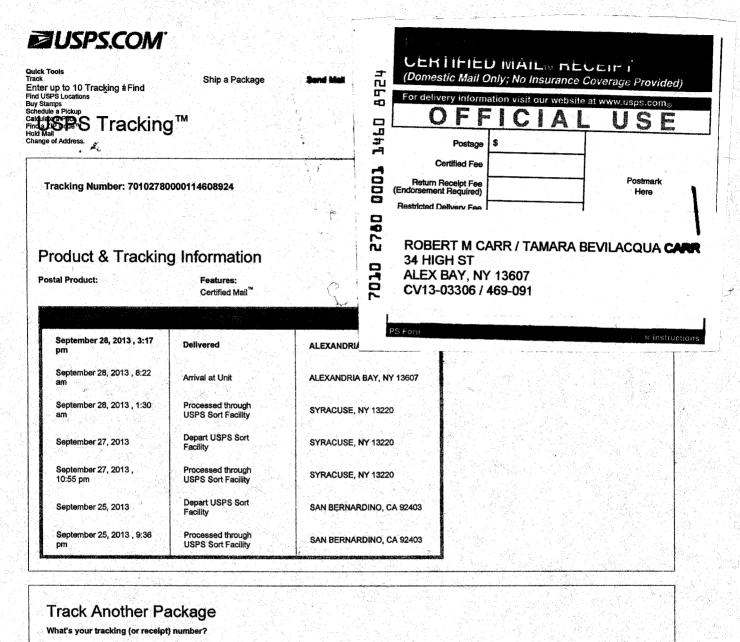
CODE ENFORCEMENT DEPARTMENT

Bv: Elizabeth Ross, Code Enforcement Aide



English

**Customer Service** 



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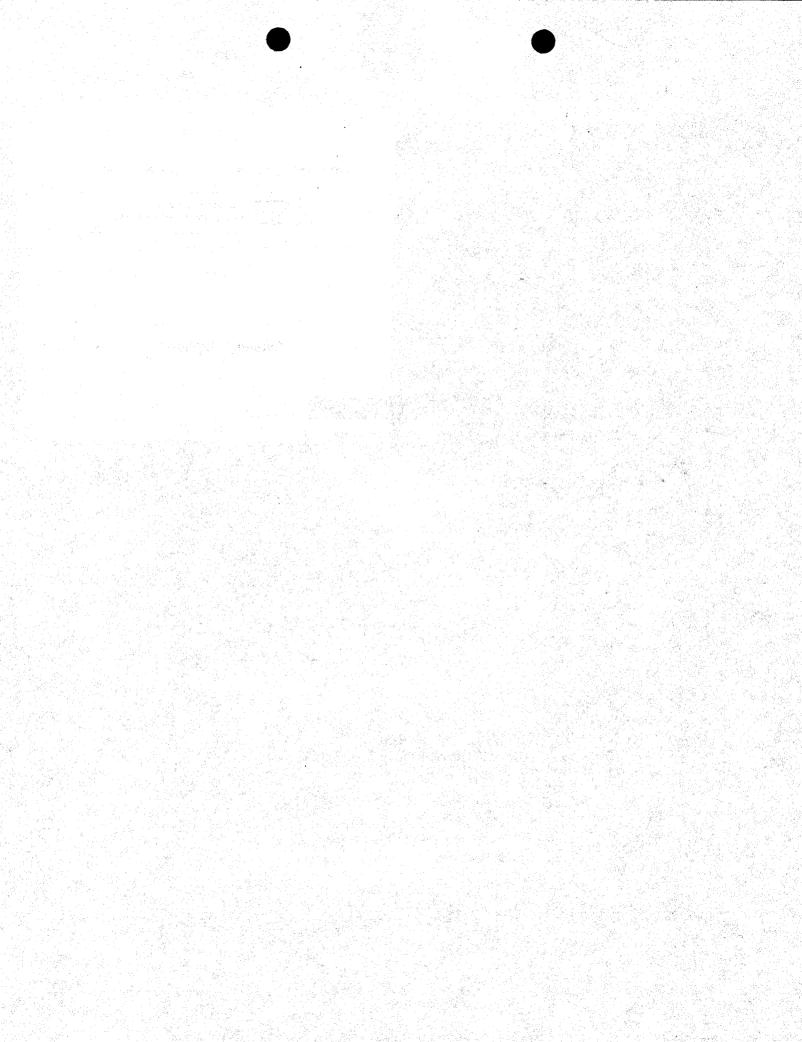
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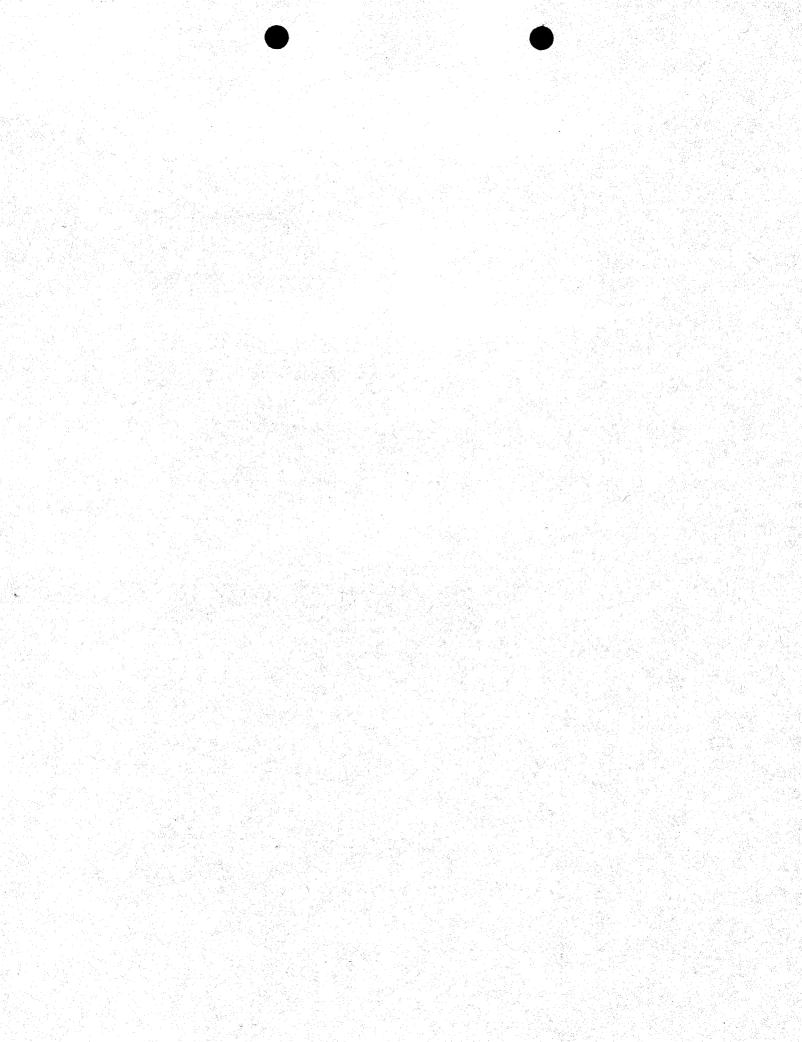
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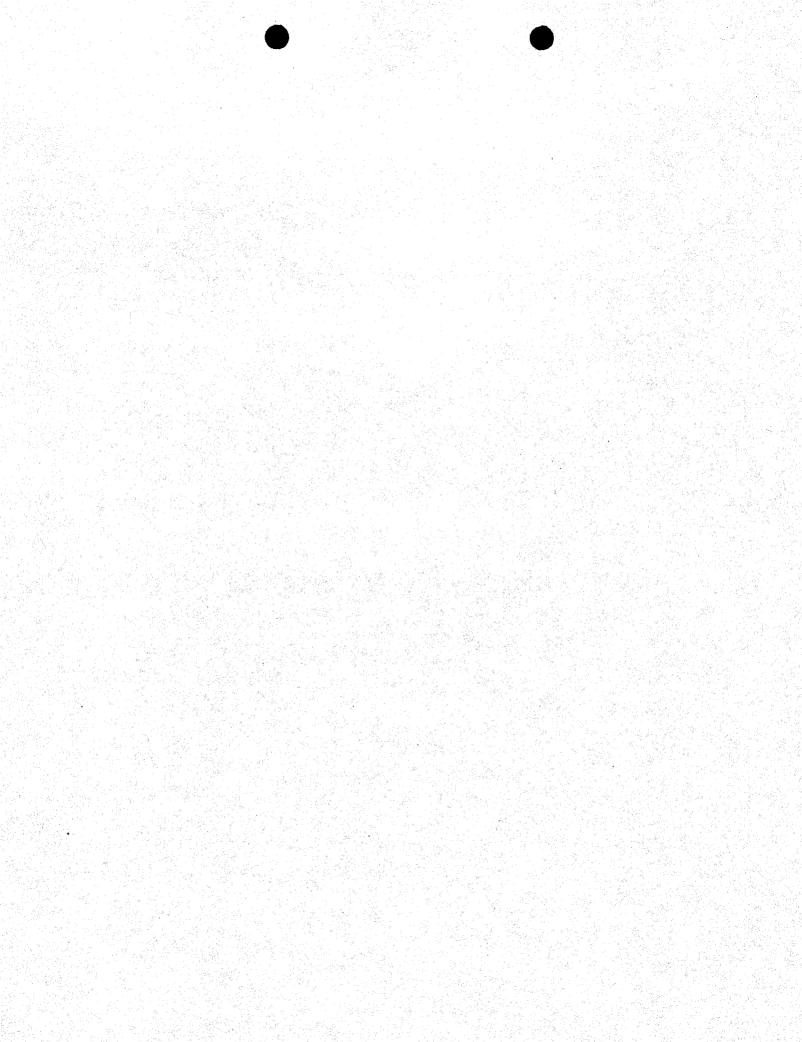
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<ul> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailplece, or on the front if space permits.</li> </ul>	A. Signification  X  B. Received/by (Pyloted Name)	Agent Addresser C. Pater of Delivery
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PS Form 3800, August 2006	See Reverse for instructio

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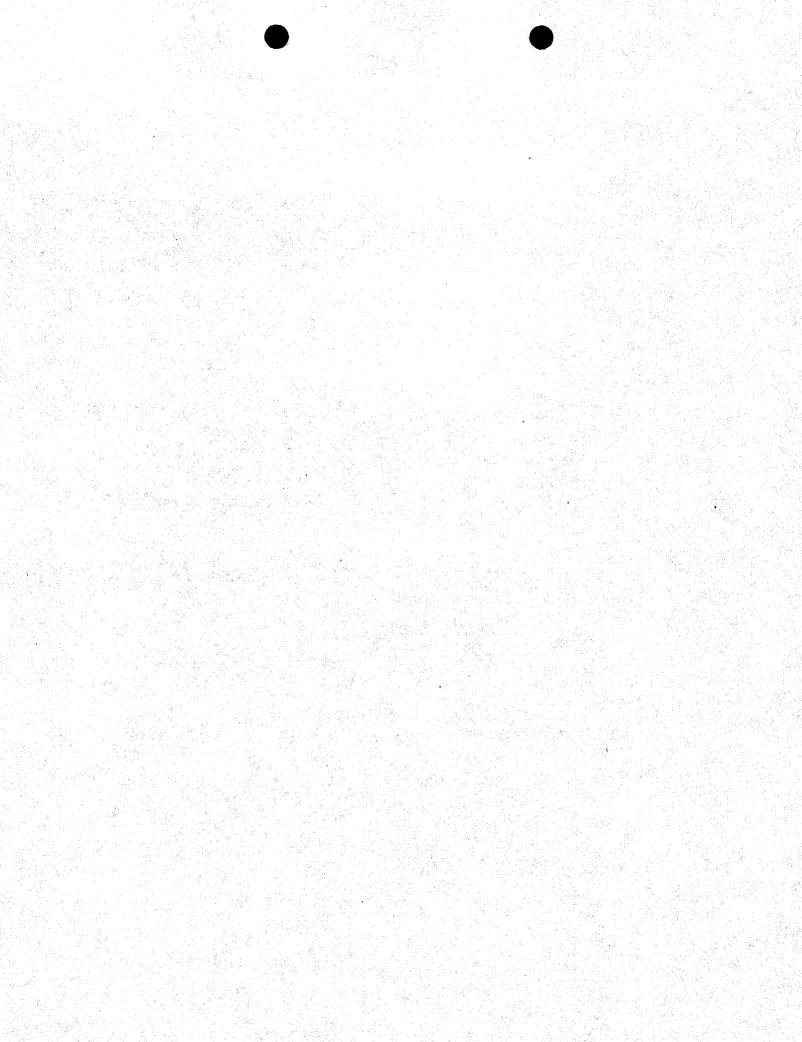
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Cal-Western Reconveyance Corp 525 East Main St El Cajon, Ca 92022-9004 CV13-03306 / 469-091

TO DESCRIBE STAR ALLAS INC.

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CERTIFIED MAIL.

COUNTY OF RIVERSIDE Code Enforcement Dept.
District 3 French Valley Office 37600 Sky Canyon Dr. Ste G #507 Murrieta, CA 92563



MAILED FROM ZIP CODE 92504

Loan Link Financial Services 31 Journey #200

Aliso Viejo, CA 92656

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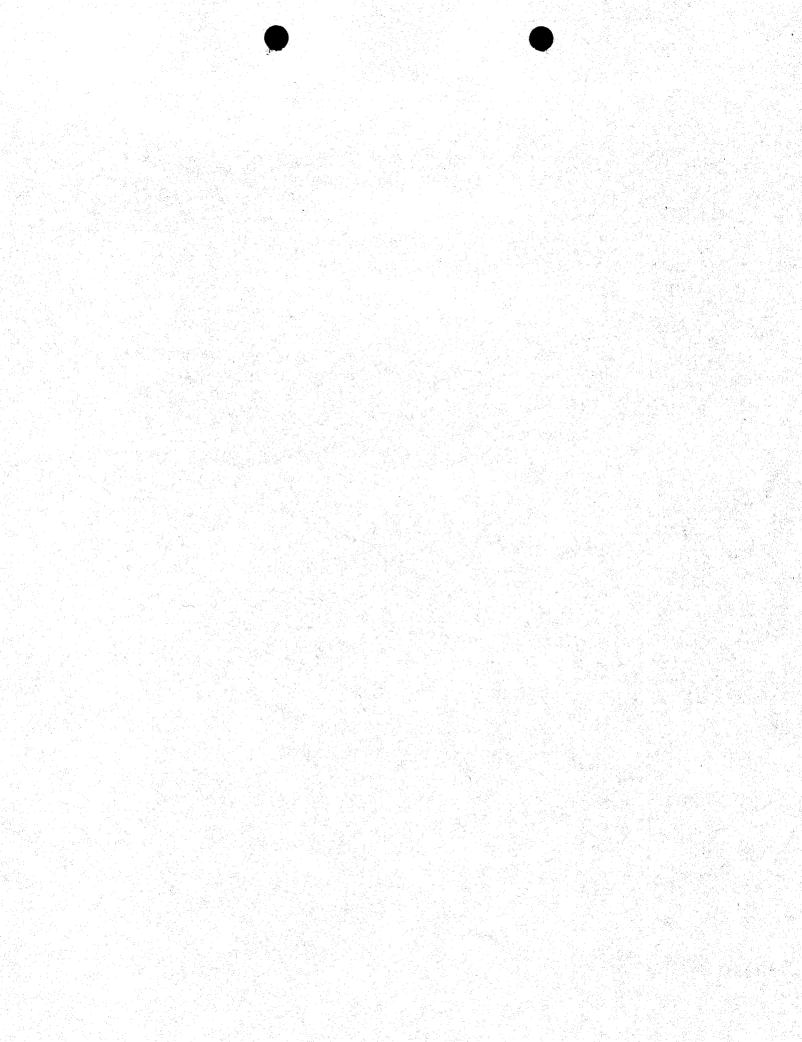
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PS Form 3800, August 2006

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777 East Eisenhower Parkway, Suite 70d ABM AMRO MORTGAGE GROUP, INC.

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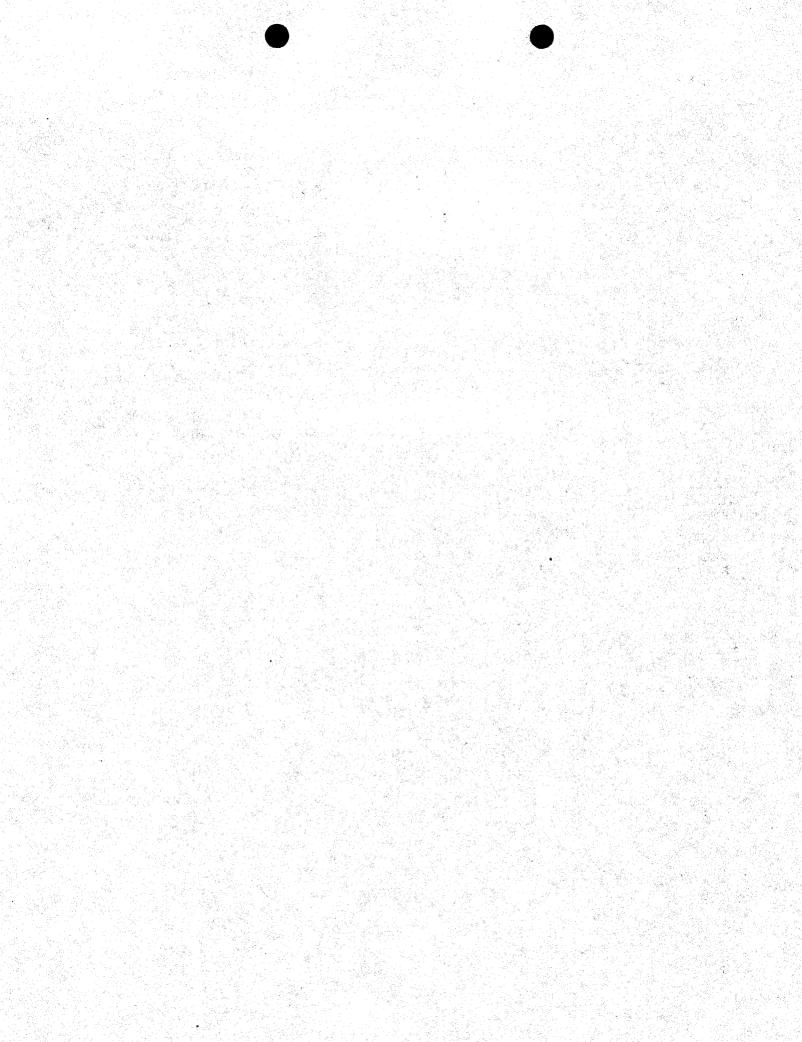
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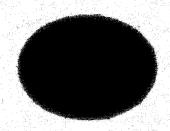
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## CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

### NOTICE OF VIOLATION

November 25, 2013

Robert M Carr/Tamara Bevilacqua Carr C/O CWP 525 Main St. El Cajon, CA 92022

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

1) 15.16.020 (Ord. 457) - An inspection was made of the above-referenced subject property in response to complaints received by this office. The structure(s) was/were found to be substandard and a public nuisance in violation of Riverside County Code Section 15.16, and as such, was posted with a "Danger Do Not Enter" sign and a copy of the enclosed "Notice of Defects," which sets forth the conditions that render the building unsafe for human habitation.

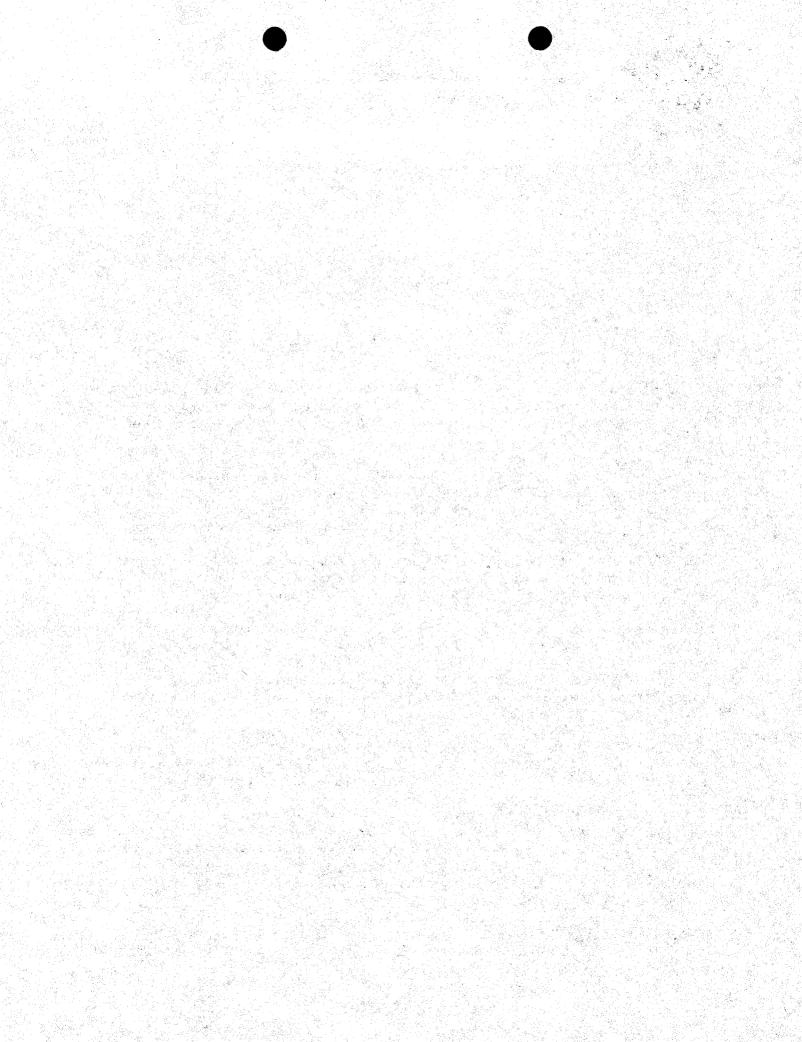
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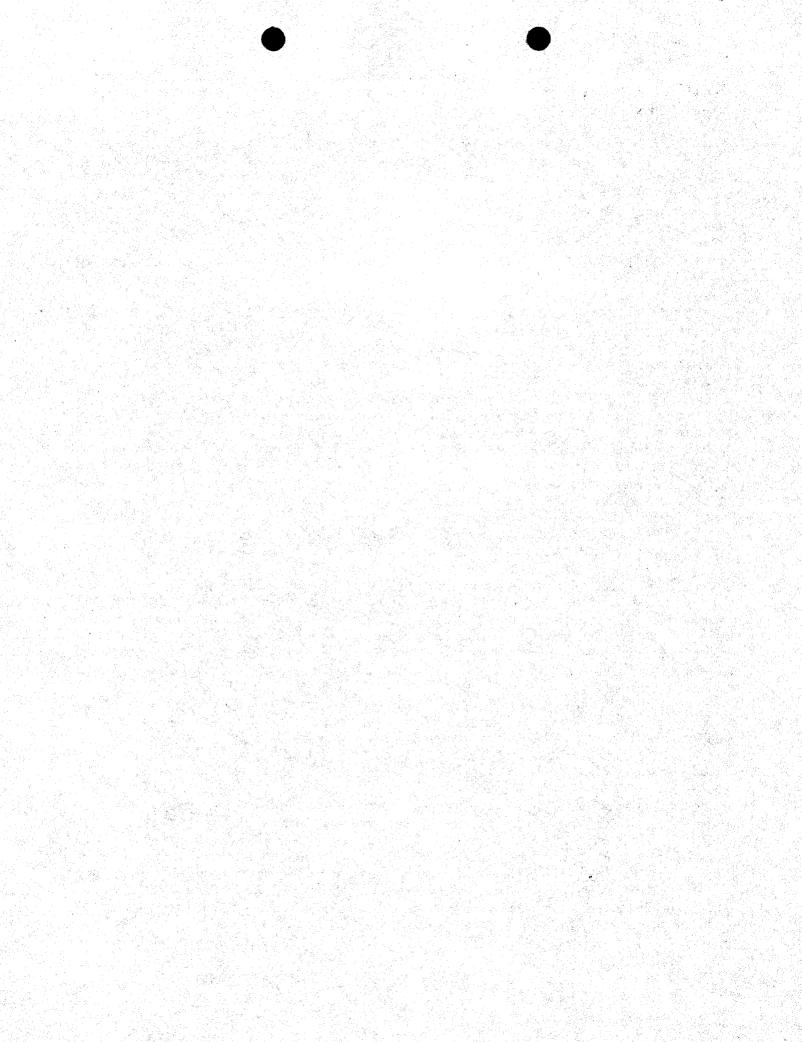
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- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violative conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period. Single Family Residence(with converted attached garage).
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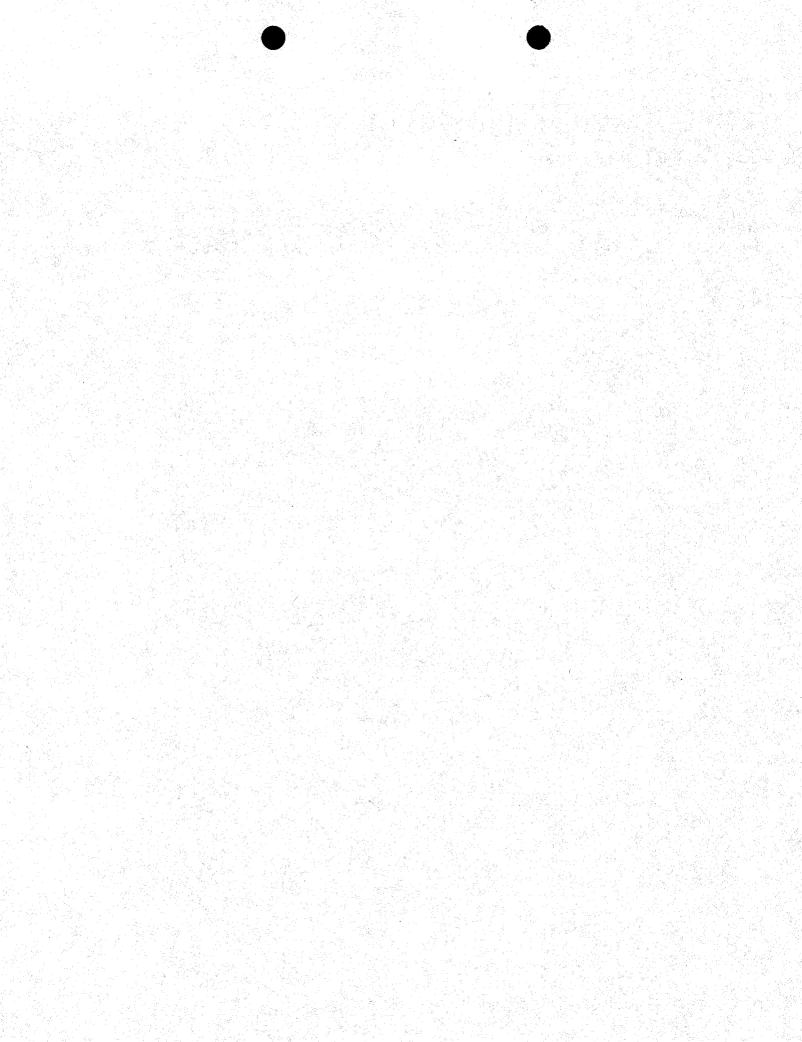
COMPLIANCE MUST BE COMPLETED BY December 10, 2013. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN THAT AT THE CONCLUSION OF THIS CASE YOU WILL RECEIVE A SUMMARY OF ADMINISTRATIVE COSTS ASSOCIATED WITH THE PROCESSING OF SUCH VIOLATION(S), AT AN HOURLY RATE OF \$109.00 AS DETERMINED BY THE BOARD OF SUPERVISORS.

YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF CODE ENFORCEMENT WITHIN TEN (10) DAYS OF SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO SECTION 1.16.080 OF RIVERSIDE COUNTY CODE.

CODE ENFORCEMENT DEPARTMENT

By: B Pollard, Code Enforcement Officer





# CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

## NOTICE OF VIOLATION

November 25, 2013

MERS P O BOX 2026 FLINT, MI 48501-2026

RE CASE NO: CV1303306 at 40245 NEWPORT RD, in the community of HEMET, California, Assessor's Parcel Number 469-091-012

NOTICE IS HEREBY GIVEN that property owned or controlled by you at 40245 NEWPORT RD, in the community of HEMET California, Assessor's Parcel Number 469-091-012, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), 15.16.020 (Ord. 457), of the Riverside County Code.

#### Said violation is described as:

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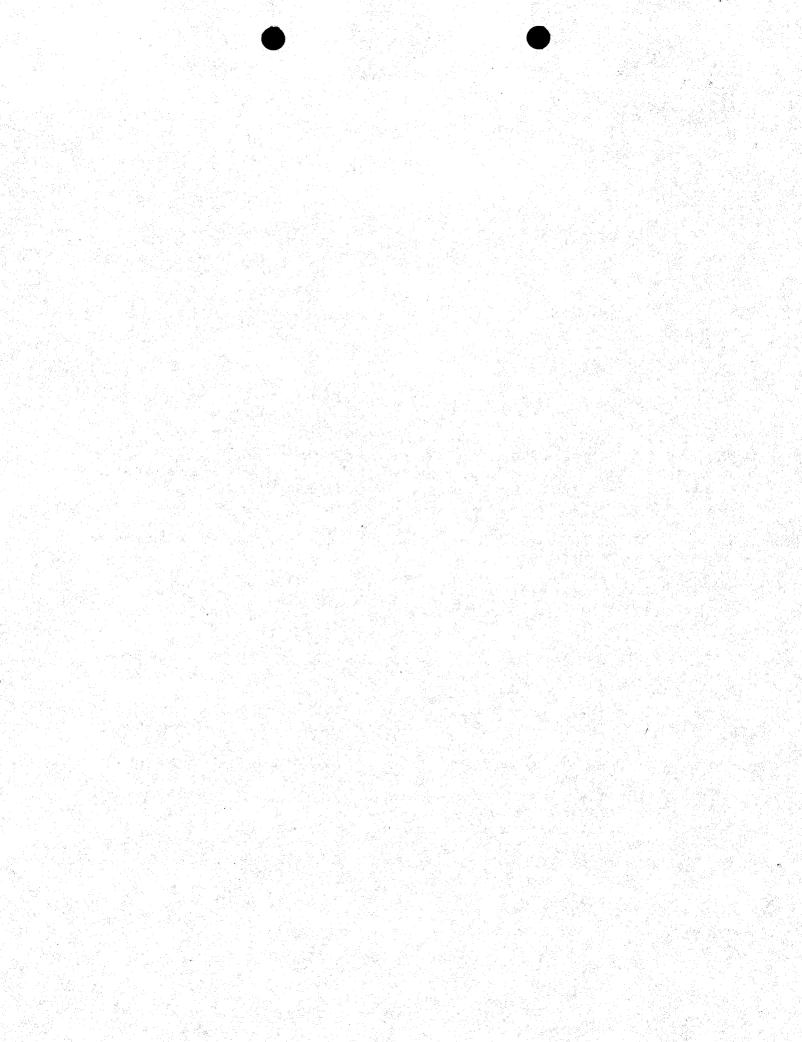
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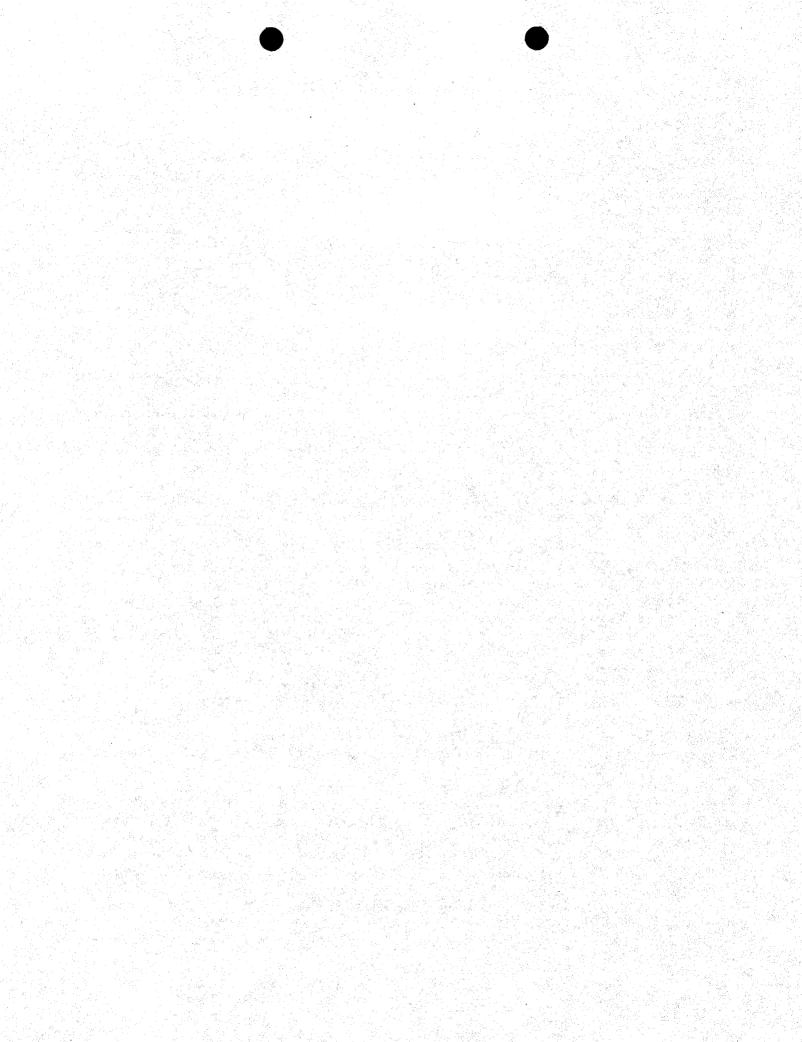
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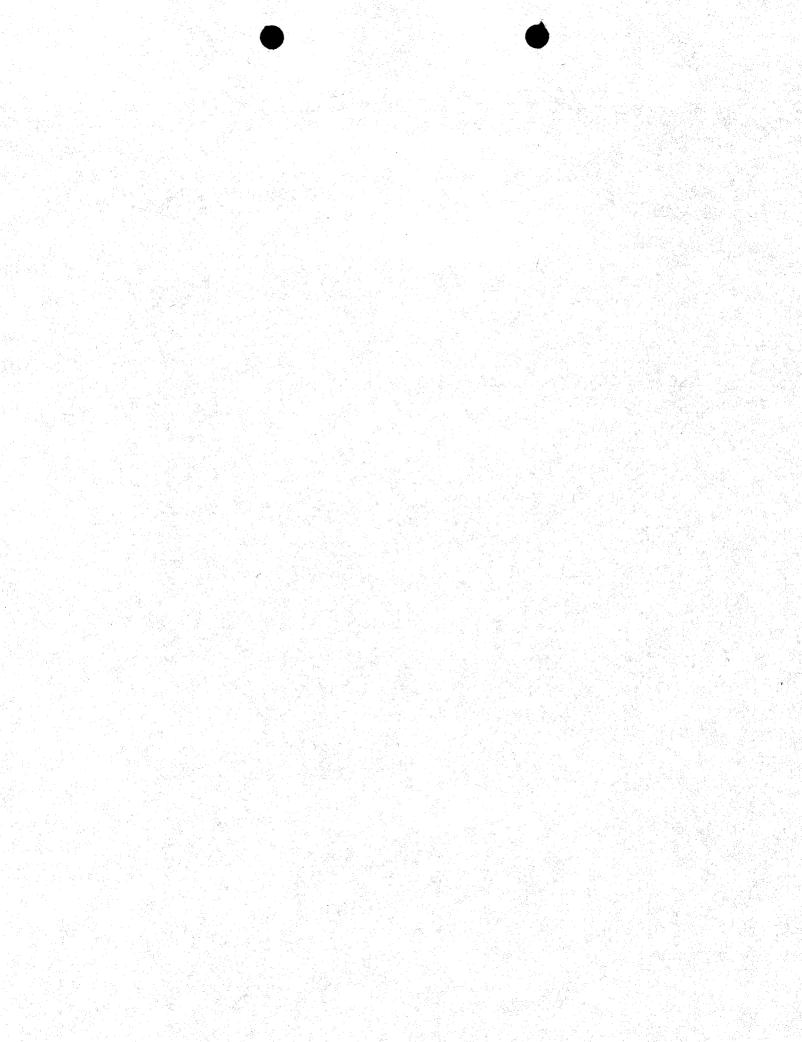
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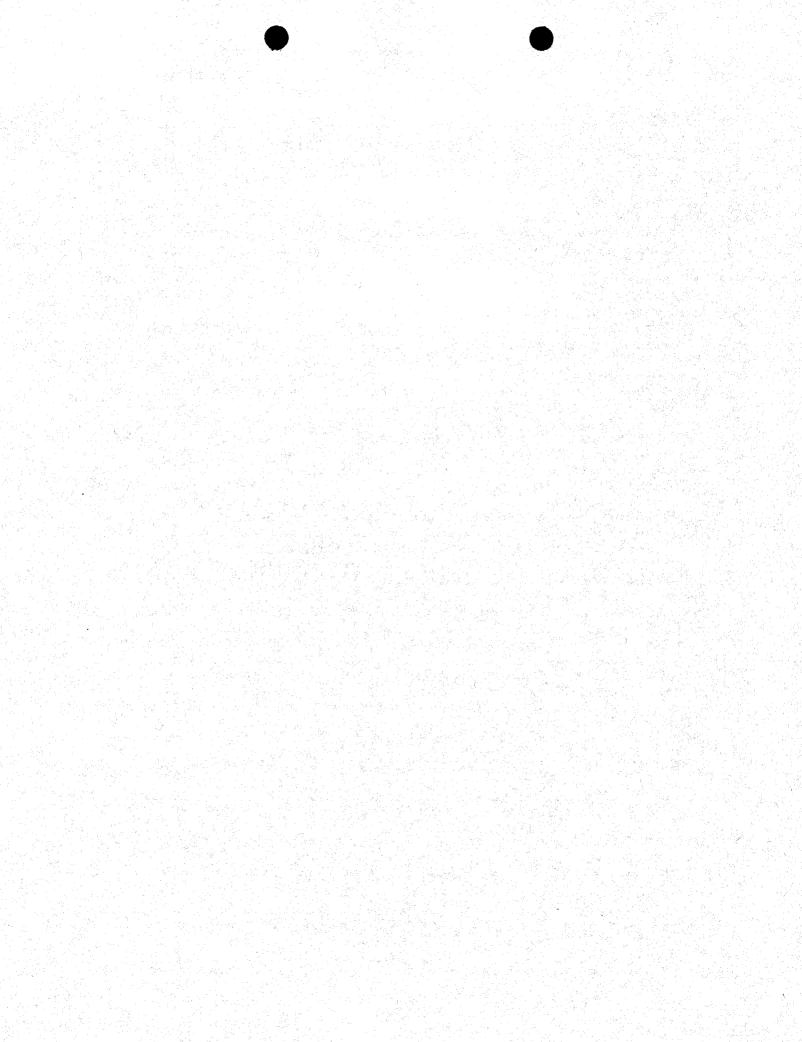
By: B Pollard, Code Enforcement Officer



# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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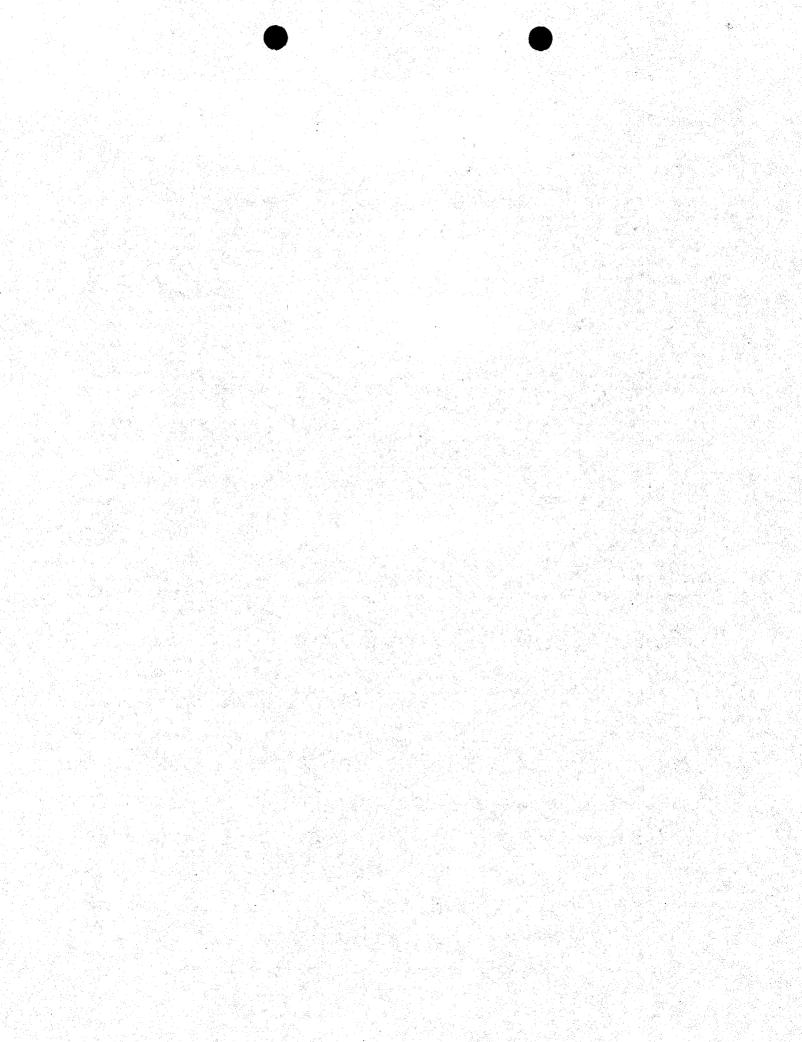
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# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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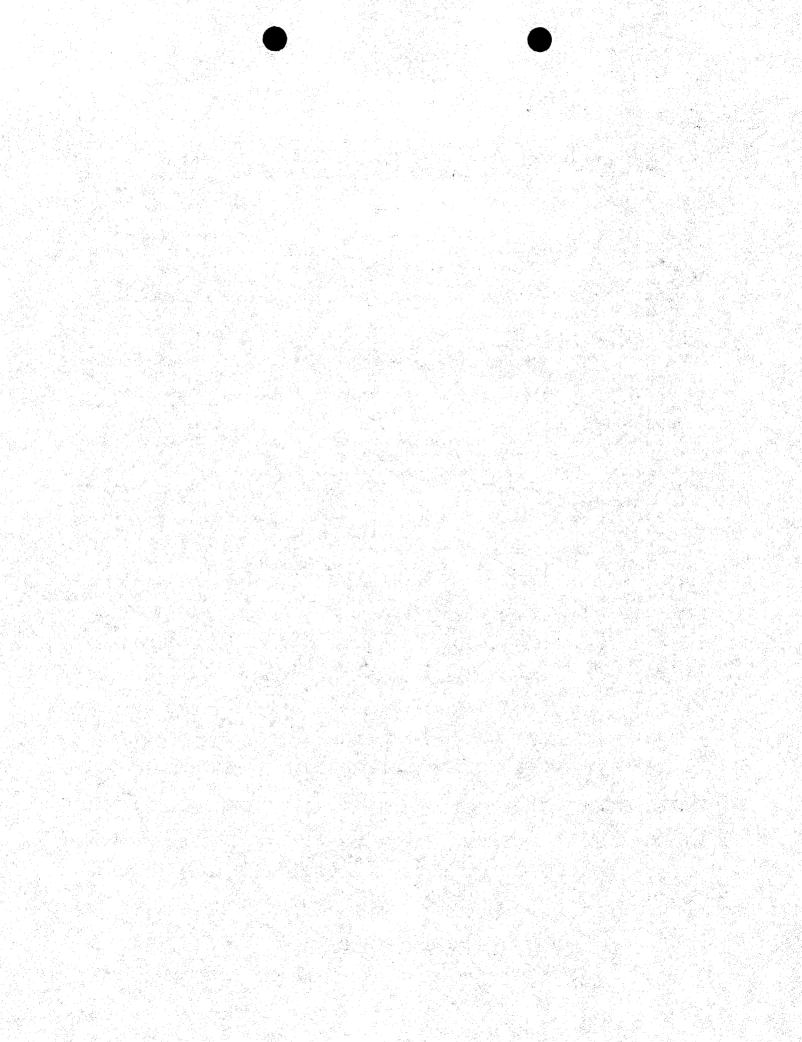
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# RIVERSIDE COUNTY DEPARTMENT OF CODE EMPORCEMENT NOTICE OF DEFECTS

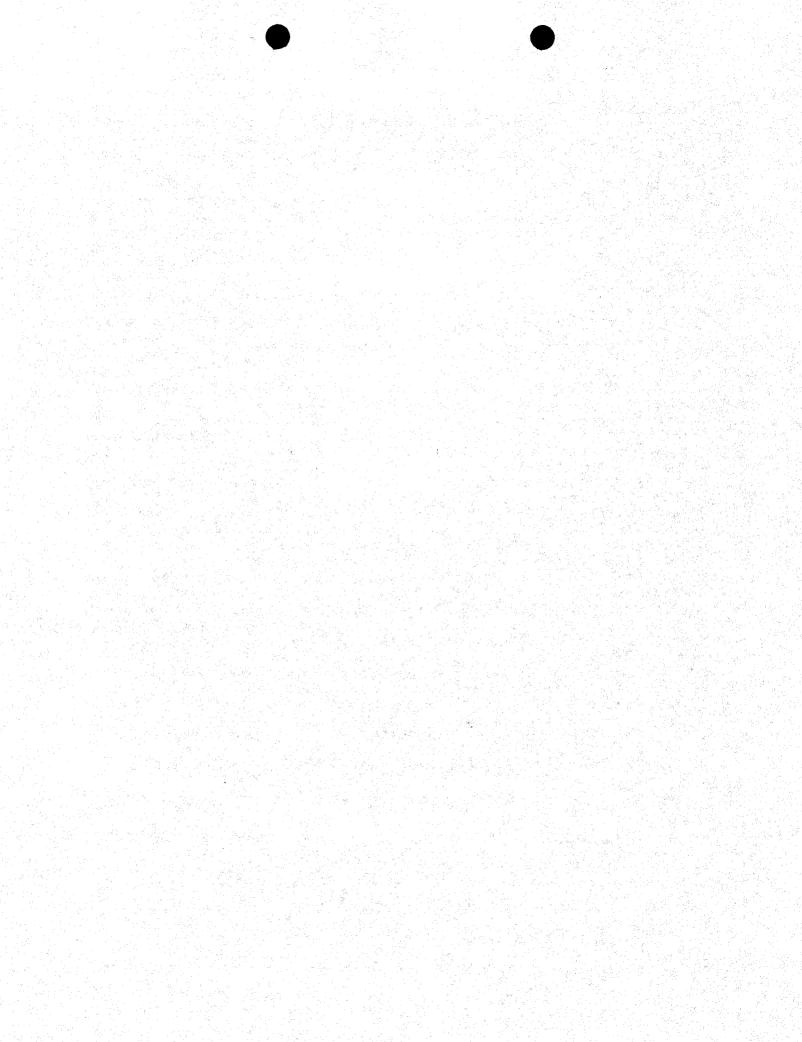
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# RIVERSIDE COUNTY DEPARTMENT OF BUILDING AND SAFETY CODE ENFORCEMENT NOTICE OF DEFECTS

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# CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

## PROOF OF SERVICE

Case No. CV1303306

### STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, <u>Elizabeth Ross</u>, 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 November 25, 2013, I served the following documents(s):

## Notice of Violation and Notice of Defects

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

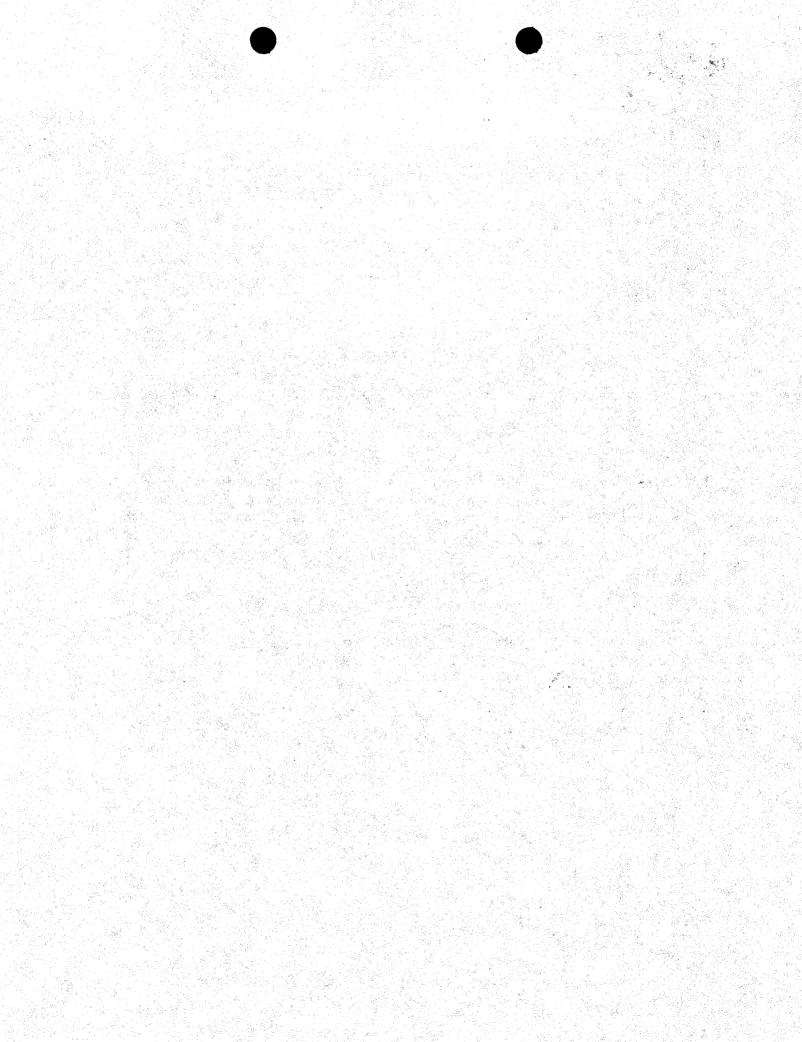
MERS P O BOX 2026, FLINT, MI 48501-2026 Robert M Carr/Tamara Bevilacqua Carr C/O CWP 525 Main St., El Cajon, CA 92022

- 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 November 25, 2013, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

By: Elizabeth Ross, Code Enforcement Aide



# EXHIBIT "F"

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RECORDING REQUESTED BY:

County of Riverside

Code Enforcement Department

AND WHEN RECORDED MAIL TO:

County of Riverside

Code Enforcement Department 37600 Sky Canyon Drive, Suite G

Murrieta, California 92563

Mail Stop #5155

DOC # 2013-0482260 10/07/2013 02:59P Fee:NC

Page 1 of 1 Recorded in Official Records

County of Riverside Larry W. Ward





(space for recorder's use)

# NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public or other code violation(s) on the property of: ROBERT M CARR / TAMARA BEVILACQUA CARR )

and DOES I through X, Owners

Case #: CV-1303306

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

ADDRESS:

40245 NEWPORT RD, HEMET CA, 92543

PARCEL#:

469-091-012

LEGAL DESCRIPTION: 1.45 acres in LOT 18 of HEMET RIVERSIDE WALNUT EST TR, recorded in MB 16 page 48

VIOLATION(S): Riverside County Code (Ordinance) 15.16.020 (Ord. 457) Single Family Residence(with converted attached garage).,15.16.029 (Ord. 457) Guest House (Converted to 2nd unit), 15.16.020 (Ord. 457) Accessory Structure-Shed, 15.16.020 (Ord. 457) Accessory Structure-Carport, that such proceedings are based upon the noncompliance of such structure or land with the requirements of Riverside County Codes (Ordinances) listed above; and that failure to comply with the lawful orders of the Code Enforcement Director and/or authorized agents of the County of Riverside heretofore and hereafter issued relative to the above matter may result in demolition of the offending structure, abatement of the public nuisance or other available legal remedies and assessment of the costs, expenses, and administrative costs thereof to the property heretofore described as a tax and special assessment lien on such property; that any purchaser, his heirs, or assigns acquiring said property subsequent to the recording of the Notice with the County Recorder shall have such interest subject and subordinate to said tax and assessment lien. Notice is Further Given in accordance with Sections 17274 and 24436.5 of the California Revenue and Taxation Code, that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

COUNTY OF RIVERSIDE CODE ENFORCEMENT DEPARTMENT

Hector Viray, Code Enforcement Department

## **ACKNOWLEDGEMENT**

State of California ) County of Riverside )SS

On 10/01/2013 before me, Elizabeth B. Ross, Notary Public, personally appeared Hector Viray who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(Seal)

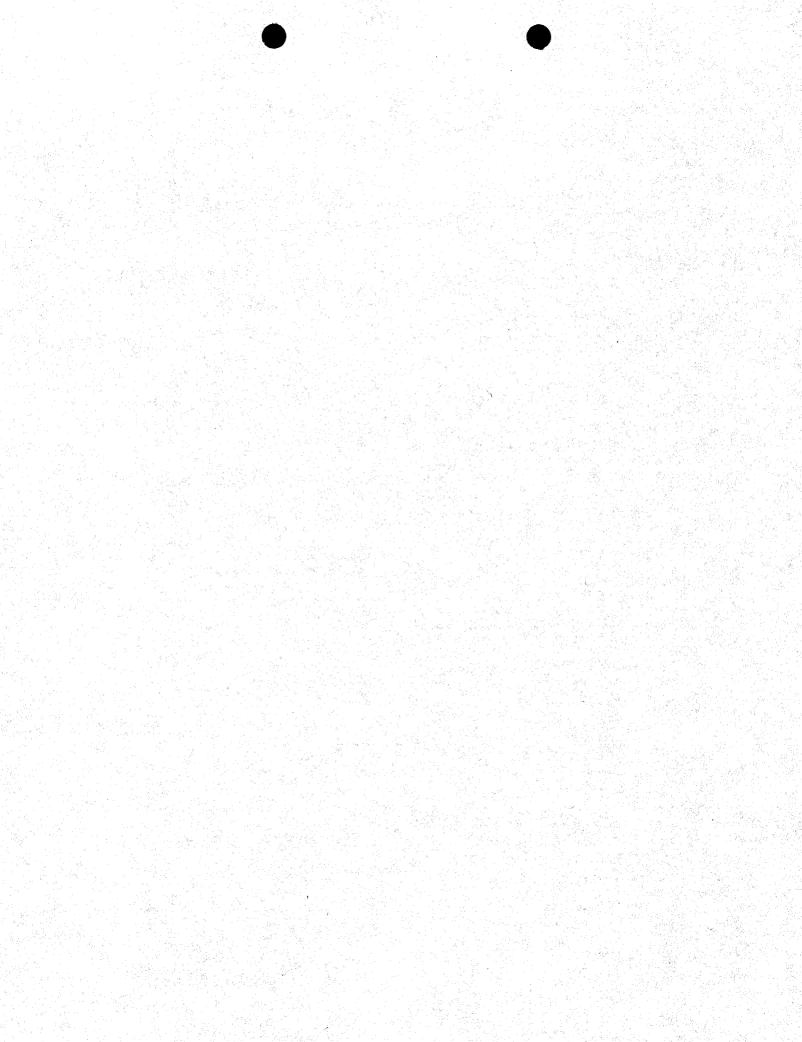
I certify under PENALTY OF PERJURY under the laws of the

State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Commission #:2015670 Expires: March 28, 2017

ELIZABETH B. ROSS Commission # 2015670 Notary Public - California



RECORDING REQUESTED BY:

County of Riverside

Code Enforcement Department

AND WHEN RECORDED MAIL TO:

County of Riverside Code Enforcement Department 37600 Sky Canyon Drive, Suite G Murrieta, California 92563 Mail Stop #5155

DOC # 2013-0482261 10/07/2013 02:59P Fee:NC

Page 1 of 1 orded in Official Records County of Riverside

Larry W. Ward County Clerk &



### NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public or other code violation(s) on the property of: ROBERT M CARR / TAMARA BEVILACQUA CARR ) and DOES I through X, Owners

Case #: CV-1204026

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

ADDRESS:

**40245 NEWPORT RD. HEMET CA. 92543** 

PARCEL#:

469-091-012

LEGAL DESCRIPTION: 1.45 acres in LOT 18 of HEMET RIVERSIDE WALNUT EST TR, recorded in MB 16 page 48

VIOLATION(S): Riverside County Code (Ordinance) 15.48.040 (Ord. 457) Substandard Mobile Home/RV, 15.08.010 (Ord. 457) Detached Gazage and attic to 2nd unit, 15.08.010 (Ord. 457) Converted Attached Garage, 15.08.010 (Ord. 457) Accessory Structure(carport) with electric, 15.08.010 (Ord, 457) Accessory Structure(shed) with electric, that such proceedings are based upon the noncompliance of such structure or land with the requirements of Riverside County Codes (Ordinances) listed above; and that failure to comply with the lawful orders of the Code Enforcement Director and/or authorized agents of the County of Riverside heretofore and hereafter issued relative to the above matter may result in demolition of the offending structure, abatement of the public nuisance or other available legal remedies and assessment of the costs, expenses, and administrative costs thereof to the property heretofore described as a tax and special assessment lien on such property; that any purchaser, his heirs, or assigns acquiring said property subsequent to the recording of the Notice with the County Recorder shall have such interest subject and subordinate to said tax and assessment lien. Notice is Further Given in accordance with Sections 17274 and 24436.5 of the California Revenue and Taxation Code. that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

OPRIVERSIDE CODE ENFORCEMENT DEPARTMENT

Hector Viray, Code Enforcement Department

#### **ACKNOWLEDGEMENT**

State of California )

County of Riverside )SS

On 10/01/2015 before me, Elizabeth B. Ross, Notary Public, personally appeared Hector Viray who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/shet/bey executad the same in his/her/their authorized capacity(ies), and that by his/her/their signature(e) on the instrument the person(s), or the entity upon behalf of which the person(a) acted, executed the instrument.

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

WITNESS my hand and official seal.

Commission #:2015670 Expires: March 28. 2017

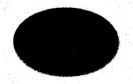
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# CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

Greg Flannery Code Enforcement Official

April 07, 2014

# NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE

TO: Owners and Interested Parties

(See Attached Proof of Service

and Responsible Parties List)

Case No.: CV13-03306

APN: 469-091-012

Property: 40245 Newport Road, Hemet

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors pursuant to Riverside County Ordinance No. 457 and 725 to consider the abatement of the substandard structures located on the SUBJECT PROPERTY described as 40245 Newport Road, Hemet, Riverside County, California, and more particularly described as Assessor's Parcel Number 469-091-012.

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

SAID HEARING will be held on **Tuesday**, **June 3**, **2014**, at **9:30 a.m.** in the Board of Supervisors Room, County Administrative Center, 4080 Lemon Street, 1<sup>st</sup> Floor Annex, Riverside, California at which time and place pertinent evidence will be received and/or testimony from all concerned parties will be heard. Failure to appear on your behalf will result in the exclusion of your testimony, and facts as known to the Code Enforcement Department ("Department") will be presented to the Board of Supervisors for consideration and deliberation in this matter.

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

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** 

**CODE ENFORCEMENT OFFICIAL** 

MARY ORTIZ

Supervising Code Enforcement Officer

# **NOTICE LIST**

Subject Property: 40245 Newport Road, Hemet; Case No.: CV13-03306 APN: 469-091-012; District 3/3 CARR

ROBERT M. CARR TAMARA BEVILACQUA CARR 33 HIGH STREET ALEX BAY, NY 13607

CAL-WESTERN RECONVEYANCE CORP. P.O. BOX 22004 525 E. MAIN STREET EL CAJON, CA 92022-9004

LOAN LINK FINANCIAL SERVICES 31 JOURNEY #200 ALSIO VIEJO, CA 92656

MERS P.O. BOX 2026 FLINT, MI 48501-2023

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1	PROOF OF SERVICE Case No. CV13-03306 CARR
2	
3	STATE OF CALIFORNIA, COUNTY OF RIVERSIDE
4	I, Stacy Baumgartner, the undersigned, declare that I am a citizen of the United States and am
5	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, 12 <sup>th</sup> Floor, Riverside, California 92501.
6	That on April 7, 2014 I served the following document(s):
7	NOTICE TO CORRECT COUNTY ORDINANCE     VIOLATIONS AND ABATE PUBLIC NUISANCE
8	• NOTICE LIST
9	DECEMBER 1987년 1987년 1987년 1987년 1
10	by placing a true copy thereof enclosed in a sealed envelope(s) addressed as follows:
11	OWNERS OR INTERESTED PARTIES
12	(SEE ATTACHED NOTICE LIST)
13	XX BY FIRST CLASS MAIL. I am "readily familiar" with the office's practice of collection
14 15	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.
16	
17	BY PERSONAL SERVICE: I caused to be delivered such envelope(s) by hand to the offices of the addressee(s).
18	XX STATE - I declare under penalty of perjury under the laws of the State of California that the above is true and correct.
/19	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.
20	EXECUTED ON April 7, 2014, at Riverside, California.
21	
22	STACYBAUMGAR NER
23	
24	는 사람들은 사람들이 되었다. 그리고 있는 것이 되었다는 것이 되었다는 것이 되었다는 것이 되었다는 것이 되었다. 그런 것이 되었다는 것이 되었다는 것이 되었다는 것이 없는 것이 없는 것이 없는 것 
25	마다 있는 경기 마다 이 사람들에게 되는 것으로 보는 것으로 보는 것으로 보는 것이 되었다. 보고 있는 것은 가장 보고 있는 것이 되었다. 보고 있는 그 물로 들어 있다. 그는 것으로 보고 있는 것으로 보는 것이 되었다. 그 그들은 것은 것은 것은 것은 것은 것은 것을 보고 있다.
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28	[기가 보다] 전에 가는 이 사람이 되는 것이 되었다. 이 사람이 되었다. 이 사람이 되었다. 그리고 있다는 것이 하는 것이 하는 것이 되었다. 이 사람들은 사람들은 사람들은 사람들은 사람들은 사람들이 되었다. [기가 되었다] 이 기가 있는 이 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은



# CODE ENFORCEMENT DEPARTMENT COUNTY OF RIVERSIDE

## AFFIDAVIT OF POSTING OF NOTICES

April 18, 2014

**RE CASE NO: CV1303306** 

I. B Pollard, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is: 37600 Sky Canyon Drive, Suite G Murrieta, California 92563 Mail Stop #5155.

That on <u>041814</u> at <u>1550</u>; I securely and conspicuously posted a 3 page document(the pages were titled as follows: NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE, NOTICE LIST, & PROOF OF SERVICE) at the property described as:

Property Address: 40245 NEWPORT RD, HEMET

Assessor's Parcel Number: 469-091-012

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

Executed on April 18, 2014 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

By: B Pollard, Code Enforcement Officer

# Riverside County Board of Supervisors Request to Speak

Submit request to Clerk Speakers are entitled to to Board Rules listed on SPEAKER'S NAME:	three (3) minute the reverse side	es, subject of this form.
	up mail response r	equested)
city: Homet	zip: 9250	43
Phone #: 760 680.  Date: (0/3/2014)		
DI FACE CTATE VOLID DE	STITION BELOW:	
PLEASE STATE YOUR PO		
Position on "Regular"	( <b>non-appealed)</b> Oppose  or an agenda iter	Agenda Item: Neutral n that is filed
Position on "Regular"  Support  Note: If you are here f for "Appeal", please sta	( <b>non-appealed)</b> Oppose  or an agenda iter	Agenda Item: Neutral n that is filed

### **BOARD RULES**

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

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

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

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

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

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

## **Individual Speaker Limits:**

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

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

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

### Addressing the Board & Acknowledgement by Chairman:

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