

or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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

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

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

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

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

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

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

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires

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

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

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

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

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

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

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

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

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

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

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any 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. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

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

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

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

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

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

  
\_\_\_\_\_  
LUIS BRISENO (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

Witness:

\_\_\_\_\_

Witness:

\_\_\_\_\_

State of California )  
 ) ss.  
County of RIVERSIDE )

On January 19, 2007 before me, Anamaria Melchor "Notary Public"  
personally appeared LUIS BRIENO

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

WITNESS my hand and official seal.



Anamaria Melchor  
NOTARY SIGNATURE

Anamaria Melchor  
(Typed Name of Notary)

NOTARY SEAL

[Space Above This Line For Recording Data]

Loan Number: 1600700001

## BALLOON RIDER

THIS BALLOON RIDER is made this 18<sup>th</sup> day of JANUARY, 2007 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note (the "Note") to GOLDEN EMPIRE MORTGAGE INC., A CALIFORNIA CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

23179 MOUNTAIN AVENUE, AREA OF PERRIS, CALIFORNIA 92570

[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

**NOTWITHSTANDING THE 40 YEAR AMORTIZATION PERIOD, THIS LOAN IS PAYABLE IN FULL ON THE MATURITY DATE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE NOTE AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT 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 LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER. ACCORDINGLY, IF THIS LOAN HAS NOT BEEN SATISFIED, YOU WILL HAVE A BALLOON PAYMENT ON THE MATURITY DATE.**

BALLOON RIDER - MULTISTATE  
01/01/07

Page 1 of 2

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Public Record

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

  
\_\_\_\_\_  
LUIS BRYSENO (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower



**ADJUSTABLE RATE RIDER**  
**(6-Month LIBOR Index - Rate Caps)**  
**(First Business Day of Preceding Month Lookback)**

THIS ADJUSTABLE RATE RIDER is made this 18th day of JANUARY, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Adjustable Rate Note (the "Note") to GOLDEN EMPIRE MORTGAGE INC., A CALIFORNIA CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

23179 MOUNTAIN AVENUE, AREA OF PERRIS, CALIFORNIA 92570

[Property Address]

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

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

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of 6.295%. The Note provides for changes in the interest rate and the monthly payments, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 1st day of FEBRUARY, 2017, and may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

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

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

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding FIVE AND 990/1000 percentage point(s) ( 5.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on a date that is 10 years after the Maturity Date (such date being referred to herein as the "Amortization Date") at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. I understand that as a result of the Amortization Date being after the Maturity Date, I will have a balloon payment on the Maturity Date.

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

The interest rate I am required to pay at the first Change Date will not be greater than 11.295 % or less than 6.295 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than ONE AND 000/1000 percentage point(s) ( 1.000 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 12.795 %, or less than 6.295 %.

**(E) Effective Date of Changes**

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

**(F) Notice of Changes**

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

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

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

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

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

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period,

Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

  
\_\_\_\_\_  
LUIS BRISENO (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

## PREPAYMENT RIDER

Loan Number: 1600700001

Date: JANUARY 18, 2007

Borrower(s): LUIS BRISENO

THIS PREPAYMENT RIDER (the "Rider") is made this 18th day of JANUARY, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure repayment of Borrower's promissory note (the "Note") in favor of GOLDEN EMPIRE MORTGAGE INC., A CALIFORNIA CORPORATION

("Lender"). The Security Instrument encumbers the Property more specifically described in the Security Instrument and located at

23179 MOUNTAIN AVENUE, AREA OF PERRIS, CALIFORNIA 92570

[Property Address]

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

### A. PREPAYMENT CHARGE

The Note provides for the payment of a prepayment charge as follows:

#### 5. BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under the Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to those changes.

If the Note contains provisions for a variable interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

If within THIRTY-SIX ( 36 ) months from the date the Security Instrument is executed I make a full Prepayment or one or more partial Prepayments, and the total of all such Prepayments in any 12-month period exceeds TWENTY percent ( 20.000 %) of the original principal amount of the loan, I will pay a Prepayment charge in an amount equal to SIX ( 6 ) months' advance interest on the amount by which the total of my Prepayments within any 12-month period exceeds TWENTY percent ( 20.000 %) of the original principal amount of the loan.

If the Note contains provisions for a variable interest rate, the purpose of the loan is to finance the purchase or construction of real property containing four or fewer residential units or on which four or fewer residential units are to be constructed, and the Note Holder is not a "supervised financial organization," as defined in California Civil Code Section 1916.5, then I may prepay the loan in whole or in part without a Prepayment charge within 90 days of notification of any increase in the rate of interest.

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

  
LUIS BRISENO (Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

Loan Number: 1600700001

Date: JANUARY 18, 2007

Property Address: 23179 MOUNTAIN AVENUE, AREA OF PERRIS, CALIFORNIA  
92570

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

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

THAT PORTION OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 1, TOWNSHIP 5 SOUTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

PARCEL 64 AS SHOWN ON RECORD OF SURVEY ENTITLED "TURNER POULTRY FARMS RECORD OF SURVEY THE SW 1/4 AND PORTION OF THE NORTHWEST 1/4 OF SECTION 1, T5S, R4W, SBM, RIVERSIDE, COUNTY, CALIFORNIA ON FILE IN BOOK 14 PAGES 73 AND 74 OF RECORDS OF SURVEY, RIVERSIDE COUNTY RECORDS.

A.P.N. # : 342-170-005

DocMagic eRecords 800-649-1362  
www.docmagic.com

Public Record

DOC # 2011-0304245

07/12/2011 08:16A Fee:21.00

Page 1 of 2

Recorded in Official Records  
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



Mail to: #

Prepared by: Cory Messer  
Ocwen Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, Florida, 33409  
Phone Number: 561-682-8835  
677089717815  
Attorney Code: 24110

2011-12358

189737

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ASSIGNMENT OF DEED OF TRUST  
CALIFORNIA

21

This ASSIGNMENT OF DEED OF TRUST entered into as of the 16TH day of NOVEMBER, 2009, from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), whose address 1901 E Voorhees Street, Suite C, Danville, IL 61834, its successors and assigns, ("Assignor") to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE6, whose address is c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, Florida, 33409, (Assignee) its successors and assigns, all its rights, title and interest in and to a certain mortgage duly recorded in the Office of the County Recorder of RIVERSIDE County, State of CALIFORNIA, as follows;



Trustor: LUIS BRISENO

Trustee: First American Title Company, A California Company

Beneficiary: Garden Empire mortgage inc

Document Date: JANUARY 18, 2007

Amount: \$ 266,250.00

Date Recorded: 1-25-2007

Document/Instrument/Entry Number: 2007-003999

Property Address: 23179 MOUNTAIN AVENUE, AREA OF PERRIS, CA

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

2011-19358

This Assignment is made without recourse, representation or warranty.

DATED: JUNE 28, 2011 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
(MERS)

BY: \_\_\_\_\_  
NAME: John Coaster  
TITLE: Vice President

State of FLORIDA  
County of PALM BEACH

On JUNE 28, 2011, before me, **Cory Messer**, personally John Coaster personally known to me 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 Florida that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature of Notary -

**Cory Messer**



MIN: 100055507010079560

MERS Ph.#: (888) 679 - 6377

Public Record



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

RECORDING REQUESTED BY:  
Premium Title of California  
AND WHEN RECORDED MAIL TO:  
Western Progressive, LLC  
2002 Summit Blvd, Suite 600  
Atlanta, GA 30319

189737

TS No.: 2011-12358

557089717844

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**SUBSTITUTION OF TRUSTEE**

WHEREAS, LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY was the original Trustor, FIRST AMERICAN TITLE COMPANY, A CALIFORNIA COMPANY was the original Trustee, and GOLDEN EMPIRE MORTGAGE INC., A CALIFORNIA CORPORATION, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY was the original Beneficiary under that certain Deed of Trust dated 1/18/2007 and recorded on 1/25/2007 as Instrument No. 2007-0057991, in book ---, page --- and rerecorded on --- as --- 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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes Western Progressive, LLC, 2002 Summit Blvd, Suite 600 Atlanta, GA 30319 as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 6/27/2011

DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE6, By Saxon Mortgage Services, Inc., its attorney in-fact

Jessica Kelly Vice President

STATE OF FLORIDA  
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged and sworn before me James P. English this 27th day of June 2011, by Jessica Kelly as a Vice President of Saxon Mortgage Services, Inc., who is personally known to me or who has produced \_\_\_\_\_ as identification.

My Commission Expires: 3/11/13

James P. English  
Notary Public - State of Florida  
My Comm. Expires 03/11/2013  
Commission # DD 98356

**CALIFORNIA NOTARY/ILLEGIBLE NOTARY SEAL/ILLEGIBLE DOCUMENT  
8-IN-ONE FORM**

STATE OF CALIFORNIA FLORIDA )SS  
COUNTY OF PALM BEACH )SS

On 27TH June, 2011 before me, JAMES D ENGLISH NOTARY PUBLIC, personally appeared JESSICA KELLY VICE PRESIDENT, 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 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 FLORIDA THAT THE FOREGOING IS TRUE AND CORRECT.

WITNESS MY HAND AND OFFICIAL SEAL

SIGNATURE JAMES D ENGLISH

**GOVERNMENT CODE 27361.7**

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

NAME OF NOTARY: JAMES D ENGLISH  
DATE COMMISSION EXPIRES: MAR 11, 2013  
COUNTY WHERE BOND IS FILED: STATE OF FLORIDA  
COMMISSION NUMBER: DD 889355  
PLACE OF EXECUTION: RVSD DATE: 12-1-11  
SIGNATURE: R Espinoza

I certify under penalty of perjury under the laws of the State of California that the illegible portions of this document to which this statement is attached reads as follows: **ATTACHED FOR CLARITY**

Jessica Kelley Vice President

PLACE OF EXECUTION RVSD DATE 12-1-11  
SIGNATURE OF DECLARING R Espinoza

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

TS No.: **2011-12358**

Trustor: **LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**

**I, Tunisha Jennings, Trustee Sale Assistant, declare:** That I am an officer, agent or employee of Western Progressive, LLC whose business address is:

2002 Summit Blvd, Suite 600  
Atlanta, GA 30319

I am over the age of eighteen years; On **11/29/2011**, I caused by Certified and First Class mail, enclosed in a sealed envelope with postage fully prepaid, to be deposited in the United States Mail, a copy of the attached Substitution of Trustee to the trustee of record under the Deed of Trust described in said Substitution, and;

A copy of the attached Substitution has been mailed prior to the recording thereof, in the manner provided in Section 2924(b) of the Civil Code of the State of California to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

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

Date: **11/29/2011**

  
\_\_\_\_\_  
**Tunisha Jennings, Trustee Sale Assistant**

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

**Western Progressive, LLC**  
2002 Summit Blvd, Suite 600  
Atlanta, GA 30319  
368634

Loan No.: 70897178

**DOC # 2012-0350869**

07/26/2012 01:26 PM Fees: \$24.00

Page 1 of 3

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

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

TS No.: 2012-20973

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

### 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 have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$10,249.75 as of 7/25/2012, and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) 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).

**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:**

**Ocwen Loan Servicing, LLC DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE6, By Ocwen Loan Servicing, LLC, its attorney**

**in-fact**

**C/O Western Progressive, LLC  
2002 Summit Blvd, Suite 600  
Atlanta, GA 30319  
Beneficiary Phone: 877-596-8580**

Public Record

Loan No.: 70897178

TS No. 2012-20973

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

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure. **Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

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.

NOTICE IS HEREBY GIVEN: That **Western Progressive, LLC** 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 1/18/2007, executed by **LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**, as Trustor, to secure certain obligations in favor of **GOLDEN EMPIRE MORTGAGE, INC., A CALIFORNIA CORPORATION, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY**, recorded 1/25/2007, as Instrument No. 2007-0057991, in Book ---, Page ---, and rerecorded on --- as --- of Official Records in the Office of the Recorder of **Riverside County, California** describing land therein as: **As more particularly described on said Deed of Trust.**

The subject obligation includes **ONE NOTE(S) FOR THE ORIGINAL** sum of \$266,250.00. A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of the following:

**Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.**

**You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.**

**Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.**

**Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.**

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

**WE ARE ASSISTING THE BENEFICIARY TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THE PURPOSE BY EITHER OURSELVES OR THE BENEFICIARY, WHETHER RECEIVED ORALLY OR IN WRITING. YOU MAY DISPUTE THE DEBT OR A PORTION THEREOF WITHIN THIRTY (30) DAYS. THEREAFTER WE WILL OBTAIN AND FORWARD TO YOU WRITTEN VERIFICATION THEREOF. SHOULD YOU NOT DO SO, THE DEBT WILL BE CONSIDERED VALID. IN ADDITION, YOU MAY REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT ONE.**

Attempts to contact the borrower have been unsuccessful. No contact was made with the borrower despite the due diligence of beneficiary of their authorized agent's pursuant to California Civil Code 2923.5(g), including (a) mailing a first-class letter was sent to the borrower that included a toll-free contact number for the beneficiary as well as the toll-free telephone number for the United States Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency. In addition, at least three attempts were made to contact the borrower by telephone, followed-up by a certified letter, return receipt requested.

Dated: 7/25/2012

Western Progressive, LLC, as agent for  
beneficiary

  
\_\_\_\_\_  
David Cotton, Authorized Agent

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

RECORDING REQUESTED BY:  
Premium Title of California  
AND WHEN RECORDED MAIL TO:  
Western Progressive, LLC  
2002 Summit Blvd, Suite 600  
Atlanta, GA 30319

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: 2012-20973 557089717844

**SUBSTITUTION OF TRUSTEE**

WHEREAS, LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY was the original Trustor, FIRST AMERICAN TITLE COMPANY, A CALIFORNIA CORPORATION was the original Trustee, and GOLDEN EMPIRE MORTGAGE, INC., A CALIFORNIA CORPORATION, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY was the original Beneficiary under that certain Deed of Trust dated 1/18/2007 and recorded on 1/25/2007 as Instrument No. 2007-0057991, in book ---, page --- and rerecorded on --- as --- 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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes Western Progressive, LLC, 2002 Summit Blvd, Suite 600 Atlanta, GA 30319 as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 8/20/12

DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE6, By Owen Loan Servicing, LLC, its attorney in-fact

Richard Work Contract Management Coordinator

STATE OF FLORIDA

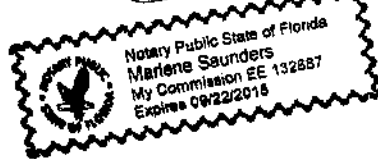
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged and sworn before me, Richard Work this 20 day of Aug, 2012, by Contract Management Coordinator of Owen Loan Servicing, LLC, who is personally known to me or who has produced \_\_\_\_\_ as identification.

*Marlene Saunders*

*Marlene Saunders*  
Notary Public - State of Florida

My Commission Expires: \_\_\_\_\_



15

**Government Code 27361.7**

Under the provisions of Government Code 27361.7, I certify under the penalty of perjury that the following is a true copy of illegible wording found in the attached document:

State of Florida  
County of Palm Beach

The foregoing instrument was acknowledged and sworn before me  
Margene Saunders this 20 day of August, 2012 by  
Richard Work as a Contract Management Coordinator of Ocwen Loan  
Servicing, LLC, who is personally known to me or who has produced \_\_\_\_\_ as  
identification.

Notary Public State of Florida

Place of Execution : SAN BERNARDINO

TCS, Inc. as agent

  
\_\_\_\_\_  
Signature

Date: 11/14/12



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

TS No.: 2012-20973

Trustor: **LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**

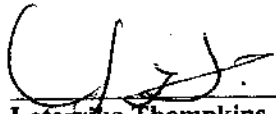
**I, Laterrika Thompkins, Trustee Sale Assistant, declare:** That I am an officer, agent or employee of Western Progressive, LLC whose business address is:

2002 Summit Blvd, Suite 600  
Atlanta, GA 30319

A copy of the attached Substitution has been mailed prior to the recording thereof, in the manner provided in Section 2924(b) of the Civil Code of the State of California to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

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

Date: 10/31/2012



\_\_\_\_\_  
**Laterrika Thompkins, Trustee Sale Assistant**

**DOC # 2013-0491478**

10/15/2013 10:51 AM Fees: \$28.00

Page 1 of 2

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

RECORDING REQUESTED BY

Western Progressive, LLC

AND WHEN RECORDED MAIL TO:

Western Progressive, LLC

2002 Summit Blvd, Suite 600

Atlanta, GA 30319

\*\*This document was electronically submitted

to the County of Riverside for recording\*\*

Received by: TVERBA

SPACE ABOVE THIS LINE FOR RECORDER'S USE

T.S. No.: 2012-20973

Loan No.: 70897178

## NOTICE OF TRUSTEE'S SALE

**PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.**

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注: 本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO  
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP  
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/18/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Trustor: **LUIS BRISENO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**

Duly Appointed Trustee: **Western Progressive, LLC**

Recorded 1/25/2007 as Instrument No. 2007-0057991 in book ---, page --- and rerecorded on --- as --- of Official Records in the office of the Recorder of Riverside County, California,

Date of Sale: 10/28/2013 at 9:00 AM

Place of Sale: **THE BOTTOM OF THE STAIRWAY TO THE BUILDING LOCATED AT 849 W. SIXTH STREET, CORONA CA**

Amount of unpaid balance and other charges: **\$292,572.20**

Street Address or other common designation of real property: **23179 MOUNTAIN AVENUE, AREA OF PERRIS, CALIFORNIA 92570**

A.P.N.: **342-170-005-0**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Public Record

Pursuant to California Civil Code §2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: The beneficiary or servicing agent declares that it has obtained from the Commissioner of Corporation a final or temporary order of exemption pursuant to California Civil Code Section 2923.53 that is current and valid on the date the Notice of Sale is filed and/or the timeframe for giving Notice of Sale Specified in subdivision (s) of California Civil Code Section 2923.52 applies and has been provided or the loan is exempt from the requirements.

**NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on this property.

**NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <http://altisource.com/resware/TrusteeServicesSearch.aspx> using the file number assigned to this case 2012-20973. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information. The best way to verify postponement information is to attend the scheduled sale

Date: 10/4/2013

Western Progressive, LLC, as Trustee  
C/o 18377 Beach Blvd., Suite 210,  
Huntington Beach, California 92648  
Automated Sale Information Line: (866) 960-8299  
<http://altisource.com/resware/TrusteeServicesSearch.aspx>

For Non-Automated Sale Information, call: (866) 248-3530



Trustee Sale Assistant

When recorded please mail to:  
Riverside County Code Enforcement Department  
(District 5 Office)  
24318 Hemlock Avenue, Suite C-1  
Moreno Valley, CA 92557  
Mail Stop No. 5002

DOC # 2011-0088944  
02/28/2011 08:00A Fee:NC  
Page 1 of 1  
Recorded in Official Records  
County of Riverside  
Larry U. Ward  
Assessor, County Clerk & Recorder



NOTICE OF NONCOMPLIANCE

030  
M  
030

In the matter of the Property of  
Luis Briseno )

Case No. CV10-07637 )

NOTICE IS HEREBY GIVEN to all persons, pursuant to Section 10 of Ordinance Number 725 of the County of Riverside, State of California, that proceedings have been commenced with respect to violations of Riverside County Ordinance No.457, (RCC Title 15.08.010) described as Construction without the required permits - Enclosed Mobile Home with attached Patio (x2). Such Proceedings are based upon the noncompliance of such real property, located at 23179 Mountain Avenue, Perris, CA, and more particularly described as Assessor's Parcel Number 342-170-005 and having a legal description of 1.16 ACRES M/L IN PAR 64 RS 014/073, Records of Riverside County, with the requirements of Ordinance No. 457 (RCC Title 15.08.010).

The owner has been advised to immediately correct the above-referenced violations to avoid further action by the County of Riverside which may include demolition, removal, razing, etc., to abate the public nuisance. Any costs incurred by the County, including, but not limited to investigative, administrative and abatement costs and attorneys' fees, may become a lien on the property. Further details regarding this notice may be obtained by addressing an inquiry to the Code Enforcement Department, 24318 Hemlock Avenue, Suite C-1, Moreno Valley, California, Attention Code Enforcement Officer Jennifer Morris.

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

COUNTY OF RIVERSIDE  
CODE ENFORCEMENT DEPARTMENT

By Mary Overholt  
Mary Overholt  
Code Enforcement Department

ACKNOWLEDGMENT

State of California )  
County of Riverside )

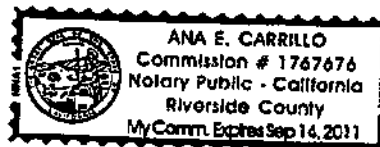
On 02/14/11 before me, Ana E. Carrillo, Notary Public, personally appeared Mary Overholt, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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.

Ana E. Carrillo

Commission # 1767676 Comm. Expires Sep. 14, 2011



Public Record

When recorded please mail to:  
Riverside County Code Enforcement Department  
(District 5 Office)  
24318 Hemlock Avenue, Suite C-1, Moreno Valley, CA 92557  
Mail Stop No. 5002

DOC # 2011-0317237  
07/20/2011 10:48A Fee:NC  
Page 1 of 1  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



051  
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051  
S

### NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS

In the matter of the public nuisance or other code violation(s) on Property of )  
Case No.: CV10-07637

Luis Briseno )

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: 23179 Mountain Avenue, Perris, CA 92570

PARCEL #: 342-170-005

LEGAL DESCRIPTION: 1.16 ACRES M/L IN PAR 64 RS 014/073

VIOLATIONS: Riverside County Ordinance No. 457, (RCC Title 15.08.010) described as construction without the required permit(s) - enclosed mobile home with patio (x2).

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

Notice is Further Given in accordance with §17274 and §24436.5 of the California Revenue and Taxation Code, that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

COUNTY OF RIVERSIDE  
DEPARTMENT OF CODE ENFORCEMENT

Dated: June 29, 2011

By: Mary Overholt  
Mary Overholt, Code Enforcement Department

#### ACKNOWLEDGEMENT

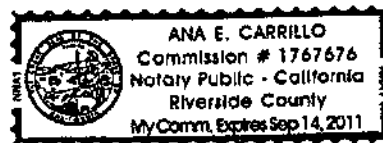
State of California )  
County of Riverside )

On 06/29/11 before me, Ana E. Carrillo, Notary Public, personally appeared Mary Overholt 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.

Ana E. Carrillo  
Commission # 1767676 Comm. Expires Sep. 14, 2011



Public Record

When recorded please mail to:  
 Riverside County Code Enforcement Department  
 (District 1 Office)  
 227 NORTH D STREET SUITE B PERRIS, CA. 92570  
 Mail Stop No. # 5161

DOC # 2012-0197246

05/01/2012 09:26A Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Larry M. Ward

Assessor, County Clerk & Recorder



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**NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS**

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

Case No.: CV10-07637



LUIS BRISENO )

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:** 23179 MOUNTAIN AVE. PERRIS, CA. 92570

**PARCEL #:** 342-170-005

**LEGAL DESCRIPTION:** LOT/PARCEL: 64, SUBDIVISION NAME NOT AVAILABLE, TSSR4W SEC I, RS 14/73

**VIOLATIONS:** ORD NO. 457 & 348 RCC CODE 15.48.010 & 17.16.010 - TWO NON-PERMITTED MOBILE HOMES & 2<sup>ND</sup> & 3<sup>RD</sup> NON-PERMITTED UNITS.

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

Notice is Further Given in accordance with §17274 and §24436.5 of the California Revenue and Taxation Code, that a tax deduction may not be allowed for interest, taxes, depreciation or amortization paid or incurred in the taxable year affected by these proceedings.

COUNTY OF RIVERSIDE  
 DEPARTMENT OF CODE ENFORCEMENT

Dated: APRIL 12, 2012

By: MARR CHRISTIAN  
 MARR CHRISTIAN, Code Enforcement Department

**ACKNOWLEDGEMENT**

State of California )  
 County of Riverside )

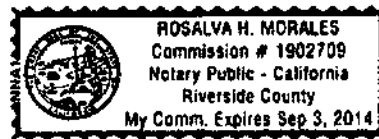
On 4-13-12 before me, Rosalva H. Morales, Notary Public, personally appeared MARR CHRISTIAN who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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.

Rosalva H. Morales

Commission # 1902709 Comm. Expires September 3, 2014



RECORDING REQUESTED BY:  
County of Riverside  
Code Enforcement Department

AND WHEN RECORDED MAIL TO:  
County of Riverside  
Code Enforcement Department  
227 North D Street Suite B  
Perris, California 92570  
Mail Stop#5004

DOC # 2013-0544368

11/18/2013 02:15P Fee:NC

Page 1 of 1  
Recorded In Official Records  
County of Riverside  
Larry M. Ward  
Assessor, County Clerk & Recorder



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**NOTICE OF PENDENCY OF ADMINISTRATIVE PROCEEDINGS**

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

Case #: CV-1301367

MARIE TORRES / BRENDA SMITH )  
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: 23179 MOUNTAIN AVE, PERRIS CA, 92570  
PARCEL #: 342-170-005  
LEGAL DESCRIPTION: 1.16 acres in LOT 64 of , recorded in RS 14 page 73



**VIOLATION(S):** Riverside County Code (Ordinance) 8.120.010 (Ord. 541) , 17.12.040 (Ord. 348) , 17.172.020.A.1 (Ord. 348) 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

By: Marr Christian  
Marr Christian, Code Enforcement Department

**ACKNOWLEDGEMENT**

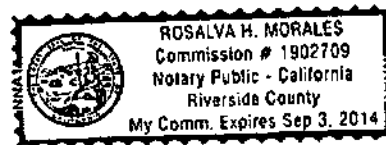
State of California )  
County of Riverside )SS

On 11-7-13 before me, Rosalva H. Morales, Notary Public, personally appeared Marr Christian 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 #: 1902709 Expires: Sep 3, 2014

Signature: Rosalva H. Morales (Seal)



Public Record

6

RECORDING REQUESTED BY AND MAIL TO:  
(Name and mailing address, including city, state,  
and ZIP code, of requesting party)

FOELL & ELDER  
P.O. BOX 4526  
ANAHEIM, CA 92803-4526  
  
FILE #M0003-082

DOC # 2004-0050698  
01/23/2004 08:00R Fee:18.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Gary L. Orso  
Assessor, County Clerk & Recorder



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SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

### DOCUMENT TITLE

M  
MD

- ABSTRACT OF JUDGMENT
- ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT
- OTHER (specify): \_\_\_\_\_

Public Record



ORIGINAL

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address) TEL NO:   
 Recording requested by and return to: 110463   
 FOELL & ELDER   
 2180 W. CRESCENT AVENUE STE H   
 P.O. BOX 4526   
 ANAHEIM, CA 92803-4526   
 714/999-1100 FILE#M0003-082   
 ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE FOR RECORDER'S USE ONLY   
 STREET ADDRESS 46200 OASIS STREET   
 MAILING ADDRESS:   
 CITY AND ZIP CODE INDIO, CA 92201   
 BRANCH NAME LARSON JUSTICE CENTER-INDIO COURT   
 PLAINTIFF: MOTORISTS ACCEPTANCE CORPORATION   
 DEFENDANT: SILVERIO PEREZ, ET. AL.,

ABSTRACT OF JUDGMENT  Amended

CASE NUMBER: INC 029897

FOR COURT USE ONLY

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

Name and last known address   
 SILVERIO PEREZ AKA SILVERIANO PEREZ   
 66475 MARTINEZ ROAD #3   
 THERMAL, CA 92274

NOTIFICATION MAILED USA POSTAL SERVICE

- b. Driver's license No. and state: B4503358 CA  Unknown   
 c. Social security No.: 565-43-3597  Unknown   
 d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): SILVERIO PEREZ AKA SILVERIANO PEREZ, 66475 MARTINEZ RD#3, THERMAL, CA 92274   
 e.  Original abstract recorded in this county:

(1) Date:   
 (2) Instrument No.:   
 Date: 12/30/03   
 WILLIAM N. ELDER JR.   
 (TYPE OR PRINT NAME)

f.  Information on additional judgment debtors is shown on page two.   
 [Signature]

(SIGNATURE OF APPLICANT OR ATTORNEY)

2. a.  I certify that the following is a true and correct abstract of the judgment entered in this action.   
 b.  A certified copy of the judgment is attached.   
 3. Judgment creditor (name and address):   
 MOTORISTS ACCEPTANCE CORPORATION, 790 BEAUMONT AVE., STE 372, BEAUMONT, CA 92223 C/O FOELL & ELDER   
 4. Judgment debtor (full name as it appears in judgment):   
 SILVERIO PEREZ AKA SILVERIANO PEREZ, MARIA TORRES AKA MARIA SOLEDAD TORRES

6. Total amount of judgment as entered or last renewed: \$ 6,056.33   
 7.  An  execution lien  attachment lien is endorsed on the judgment as follows:   
 a. Amount: \$   
 b. In favor of (name and address):



5. a. Judgment entered on (date): SEP 25 2002   
 b. Renewal entered on (date):

This abstract issued on (date):   
 JAN 09 2004

8. A stay of enforcement has   
 a.  not been ordered by the court.   
 b.  been ordered by the court effective until (date):   
 9.  This judgment is an installment judgment.

Clerk, by [Signature], Deputy

Form Adopted for Mandatory Use   
 Judicial Council of California   
 EJ-001 (Rev. January 1, 2003)   
 Martin Dean's Essential Forms™

ABSTRACT OF JUDGMENT (CIVIL)

Page 1 of 2   
 Code of Civil Procedure, §§ 488, 490, 674, 700, 150

Public Record

PLAINTIFF: MOTORISTS ACCEPTANCE CORPORATION	CASE NUMBER: INC 029897
DEFENDANT: SILVERIO PEREZ, ET. AL.,	

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS

10. Name and last known address MARIA TORRES AKA MARIA SOLEDAD TORRES 66475 MARTINEZ ROAD #3 THERMAL, CA 92274	14. Name and last known address  
---	---

**NOTIFICATION MAILED  
USA POSTAL SERVICE**

Driver's license No. & state: B523387 CA <input type="checkbox"/> Unknown Social security No.: 559-57-2133 <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address): MARIA TORRES AKA MARIA SOLEDAD TORRES 66475 MARTINEZ ROAD #3 THERMAL, CA 92274	Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
--	---

11. Name and last known address  	15. Name and last known address  
---	---

Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
---	---

12. Name and last known address  	16. Name and last known address  
---	---

Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
---	---

13. Name and last known address  	17. Name and last known address  
---	---

Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
---	---

18.  Continued on Attachment 18.



EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address) TEL NO.:  
 Recording requested by and return to (714) 634-0377  
**ANDREW R DE LA FLOR CSB NO 97511**  
**NORD & DE LA FLOR**  
**170 S. MAIN STREET**  
**SUITE 200**  
**ORANGE, CA 92868**

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  
 STREET ADDRESS: 880 No. State Street  
 MAILING ADDRESS: Same  
 CITY AND ZIP CODE: Hemet, CA 92343  
 BRANCH NAME: HEMET COURT - LIMITED

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PLAINTIFF: INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB, PO BOX 25001,  
 SANTA ANA, CA 92799  
 DEFENDANT: MARIA BERNADETTE TORRES

M SF

**ABSTRACT OF JUDGMENT**  Amended

CASE NUMBER:  
**HEC015066**

FOR COURT USE ONLY

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:
- a. Judgment debtor's  
 Name and last known address  
**MARIA BERNADETTE TORRES**  
**510 S. VERNON AVE.**  
**SAN JACINTO, CA 92583**
- b. Driver's license No. and state: C5333837 CA  Unknown  
 c. Social security No.:  Unknown  
 d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):  
**MARIA BERNADETTE TORRES**  
**510 S. VERNON AVE., SAN JACINTO, CA 92583**
- e.  Original abstract recorded in this county: (1) Date: (2) Instrument No: f.  Information on additional judgment debtors is shown on page two.

NOTIFICATION MAILED USA POSTAL SERVICE

Date: 03-31-04  
**ANDREW R DE LA FLOR**  
 (TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

2. a.  I certify that the following is a true and correct abstract of the judgment entered in this action.  
 b.  A certified copy of the judgment is attached.
3. Judgment creditor (name and address):  
**INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB, PO BOX 25001, SANTA ANA, CA 92799**
4. Judgment debtor (full name as it appears in judgment):  
**MARIA BERNADETTE TORRES**
5. a. Judgment entered on (date): 03-16-04  
 b. Renewal entered on (date):
6. Total amount of judgment as entered or last renewed:  
**\$ 3,308.92**
7.  An  execution lien  attachment lien is endorsed on the judgment as follows:  
 a. Amount: \$  
 b. In favor of (name and address):



This abstract issued on (date):  
**APR 7 2004**

8. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):
9.  This judgment is an installment judgment.
- Clerk, by Deputy

Form Adopted for Mandatory Use  
 Judicial Council of California  
 EJ-001 (Rev January 1, 2003)

**ABSTRACT OF JUDGMENT (CIVIL)**

Legal Solutions & Plus

Page 1 of 2  
 Code of Civil Procedure, §§ 480.480, 674, 700.180

PLAINTIFF: INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB, PO BOX 25001, SANTA ANA, CA 92799 DEFENDANT: MARIA BERNADETTE TORRES	CASE NUMBER: HEC015066
--	---------------------------

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS

10. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	14. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
--	--

11. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	15. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
--	--

12. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	16. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
--	--

13. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):	17. Name and last known address _____ _____ Driver's license No. & state: <input type="checkbox"/> Unknown Social security No.: <input type="checkbox"/> Unknown Summons was personally served at or mailed to (address):
--	--

18.  Continued on Attachment 18.

**RECORDING REQUESTED BY:**

Riverside County Department of Child Support Services  
JOHN REPLOGLE, Director

**AND WHEN RECORDED MAIL TO:**

Riverside County Department of Child Support Services  
JOHN REPLOGLE, Director  
2041 IOWA AVENUE  
RIVERSIDE , CA 92507

**DOC # 2004-0365669**

05/17/2004 08:00A Fee:NC

Page 1 of 2

Recorded in Official Records

County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



06-065

THIS SPACE FOR RECORDER'S USE ONLY

TITLE(S)

**ABSTRACT OF SUPPORT JUDGMENT**

M  
LW  
LW

<input type="checkbox"/> ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address) <input checked="" type="checkbox"/> Recording requested by and return to Riverside County Department of Child Support Services JOHN REPLOGLE, Director 2041 IOWA AVENUE RIVERSIDE , CA 92507		TELEPHONE NO.: ( 909 ) 955-4100	FOR RECORDER'S USE ONLY
<input type="checkbox"/> ATTORNEY FOR <input type="checkbox"/> JUDGMENT CREDITOR <input type="checkbox"/> ASSIGNEE OF RECORD <input checked="" type="checkbox"/> PURSUANT TO FAMILY CODE 17400, 17409		EXEMPT FROM RECORDING FEE 27383 & 6103.9 GOVT. CODE	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: 4175 MAIN ST MAILING ADDRESS: PO BOX 431 CITY AND ZIP CODE: RIVERSIDE , CA 92501-0431 BRANCH NAME: FAMILY LAW ANNEX			
PETITIONER/PLAINTIFF: COUNTY OF RIVERSIDE		CASE NUMBER: 491291DCS	
RESPONDENT/DEFENDANT: MARIA TORRES			
Claimant/Other Parent: SANTIAGO BECERRA			

Driver's license No. and state: C0513126 CA  
Social Security number: 609 - 33 - 8782  
Birth date: 05/15/51

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(Additional recording fee applies)

JLIEN - COVER

703  
RDCSS C# 000691291  
(M/08-02-2001)

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address):  
 Recording requested by and return to:  
**Riverside County Department of Child Support Services**  
**JOHN REPLOGLE, Director**  
**2041 IONA AVENUE**  
**RIVERSIDE, CA 92507**

TELEPHONE NO.:  
 (909) 953-4100

EXEMPT FROM RECORDING  
 FEE 27383 & 6103.9 GOVT. CODE

FOR RECORDER'S USE ONLY

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD  PURSUANT TO FAMILY CODE 17400, 17406

**SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE**  
 STREET ADDRESS: 4175 MAIN ST  
 MAILING ADDRESS: PO BOX 431  
 CITY AND ZIP CODE: RIVERSIDE, CA 92501-0431  
 BRANCH NAME: FAMILY LAW ANNEX

PETITIONER/PLAINTIFF: COUNTY OF RIVERSIDE

RESPONDENT/ DEFENDANT: MARIA TORRES

Claimant/Other Parent: SANTIAGO BECERRA

ABSTRACT OF SUPPORT JUDGMENT

CASE NUMBER: 491291DCS

FOR COURT USE ONLY

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

a. Judgment debtor's Name and last known address  
 MARIA TORRES  
 21954 RAMONA AVE  
 NUEVO, CA 92567

b. Driver license No. and state: C0513126 CA  Unknown  
 c. Social security number: 609 - 33 - 8782  Unknown  
 d. Birth date: 05/15/51  Unknown

Date: 03/31/04  
**TAFVOLAUN COMMINEY**  
 (TYPE OR PRINT NAME)

*Tafvolaun Comminey*  
 (SIGNATURE OF APPLICANT OR ATTORNEY)

2. I CERTIFY that the judgment entered in this action contains an order for payment of spousal, family, or child support.

3. Judgment creditor (name): COUNTY OF RIVERSIDE  
 whose address appears on this form above the court's name.

4.  The support is ordered to be paid to the following county office (name and address):  
**RIVERSIDE COUNTY**  
**DEPARTMENT OF CHILD SUPPORT SERVICES**  
**P. O. BOX 19990**  
**RIVERSIDE, CA 92502**

5. Judgment debtor (full name as it appears in judgment):  
**MARIA TORRES**

6. a. A judgment was entered on (date): 03/25/04  
 b. Renewal was entered on (date):  
 c. Renewal was entered on (date):

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

8. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):

9.  This is an installment judgment.

I. McELYEA  
 Clerk by *[Signature]* Deputy

This abstract issued on (date): 4-15-04



Form Adopted for Mandatory Use  
 Judicial Council of California  
 FL 480 (Rev. January 1, 2003)

ABSTRACT OF SUPPORT JUDGMENT

Code of Civil Procedure, §§ 488, 480, 674,  
 697.320, 700, 190  
 www.courtinfo.ca.gov  
 ROC85 C# 000491291



EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address) TEL NO.:  
 Recording requested by and return to: 866.477.8222  
 VIJAY S. DESAI (SBN 217544)  
 LAW OFFICE OF CURTIS O BARNES  
 ROBERT T BARNES (SBN 228442)  
 390 WEST CERRITOS AVENUE  
 ANAHEIM, CA 92805

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  
 STREET ADDRESS 41002 COUNTY CENTER DRIVE  
 MAILING ADDRESS:  
 CITY AND ZIP CODE TEMECULA, CA 92591  
 BRANCH NAME: TEMECULA COURT

M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MSC.
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PLAINTIFF: CACV OF COLORADO, LLC  
 DEFENDANT: MARIA TORRES

ORIGINAL

M  
LC

ABSTRACT OF JUDGMENT  Amended

CASE NUMBER:  
TEC059387

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:
- a. Judgment debtor's Name and last known address  
 MARIA TORRES  
 27945 ADAMS AVE.  
 ROMOLAND, CA 92585
- b. Driver's license No. and state:  Unknown
- c. Social security No.: 625-20-8499  Unknown
- d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):  
 MARIA TORRES  
 27945 ADAMS AVE.; ROMOLAND, CA 92585
- e.  Original abstract recorded in this county:  
 (1) Date:  
 (2) Instrument No.:

NOTIFICATION MAILED  
USA POSTAL SERVICE

FOR COURT USE ONLY

- f.  information on additional judgment debtors is shown on page two.

Date: 4/20/2004  
 VIJAY S DESAI (SBN 217544)  
 (TYPE OR PRINT NAME)

*Vijay S. Desai*  
 (SIGNATURE OF APPLICANT OR ATTORNEY)

2. a.  I certify that the following is a true and correct abstract of the judgment entered in this action.  
 b.  A certified copy of the judgment is attached.
3. Judgment creditor (name and address):  
 CACV OF COLORADO, LLC c/o Law Office of Curtis O Barnes; 390 W. Cerritos Ave.; Anaheim, CA 92805
4. Judgment debtor (full name as it appears in judgment):  
 MARIA TORRES
6. Total amount of judgment as entered or last renewed:  
 \$ 9,415.25
7.  An  execution lien  attachment lien is endorsed on the judgment as follows:  
 a. Amount: \$  
 b. In favor of (name and address):



5. a. Judgment entered on (date): 02/26/2004  
 b. Renewal entered on (date):

This abstract issued on (date):  
**MAY 05 2004**

8. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):
9.  This judgment is an installment judgment.
- Clerk, by *[Signature]*, Deputy

PLAINTIFF: CACV OF COLORADO, LLC	CASE NUMBER:
DEFENDANT: MARIA TORRES	TEC059387

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS

10. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

14. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

11. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

15. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

12. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

16. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

13. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

17. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

18.  Continued on Attachment 18.



2004-0454035  
 06/14/2004 08:00A  
 2 of 2



EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address):  
 Recording requested by and return to:  
Court Services Of America, LLC  
1201 University Ave. # 106  
Riverside, Ca 92507

TEL NO.:



ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

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

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside  
STREET ADDRESS: 505 S. Buena Vista Ave.  
MAILING ADDRESS: Same  
CITY AND ZIP CODE: Corona, Ca 91720  
BRANCH NAME: Corona Branch

PLAINTIFF: Kristy Hill and Mark Green

16

C

DEFENDANT: Maria Torres

ABSTRACT OF JUDGMENT  Amended

CASE NUMBER:

COS071396

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

Maria Torres  
3701 Filmore St. Space 1  
Riverside, Ca 92505

NOTIFICATION MAILED  
USA POSTAL SERVICE

b. Driver's license No. and state:

Unknown

c. Social security No.: 548-54-7382

Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

e.  Original abstract recorded in this county:

(1) Date:

(2) Instrument No.:

f.  Information on additional judgment debtors is shown on page two.

Date: May 14, 2004

Tina Nolte

(TYPE OR PRINT NAME)

Tina Nolte  
(SIGNATURE OF APPLICANT OR ATTORNEY)

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

b.  A certified copy of the judgment is attached.

3. Judgment creditor (name and address):

Court Services Of America, LLC, PMB 311  
1201 University Ave. # 106, Riverside, Ca 92057

4. Judgment debtor (full name as it appears in judgment):

Maria Torres

6. Total amount of judgment as entered or last renewed:  
\$ 1,753.40

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

a. Amount: \$

b. In favor of (name and address):

5. a. Judgment entered on

(date): 5/5/2003

b. Renewal entered on

(date):

This abstract issued on (date):

MAY 25 2004

8. A stay of enforcement has

a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

9.  This judgment is an installment judgment.

Clerk, by

[Signature]

Deputy



Form Adapted for Mandatory Use  
Judicial Council of California  
EJ-001 (Rev. January 1, 2003)

ABSTRACT OF JUDGMENT  
(CIVIL)

Page 1 of 2  
Code of Civil Procedure, §§ 488-490,  
674, 700, 100

Public Record

PLAINTIFF: Kristy Hill and Mark Green	CASE NUMBER: COS071396
DEFENDANT: Maria Torres	

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS**

10. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

14. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

11. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

15. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

12. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

16. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

13. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

17. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

18.  Continued on Attachment 18.

Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2004-0656614

08/19/2004 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



**NOTICE OF STATE TAX LIEN**

**M**  
**EB**

FILED WITH: RIVERSIDE

CERTIFICATE NUMBER: 04212372090

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer as follows:

Name of Taxpayer(s) : LUZ M ROMAN

AKA: TORRES, MARIA DE LA LUZ\*

FTB Account Number : 601408921

Social Security Number(s) : 601-40-8921

Last Known Address : 187 N JORDAN AVE  
: SAN JACINTO CA 92583-2711

For Taxable Years : 2001

TAX	PENALTY	INTEREST	COLLECTION FEES	PAYMENTS	ADJUSTMENTS	* TOTAL
5867.00	1466.75	1000.71	123.00	0	0	8457.46

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

DATED: 07/30/04

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By:

\*Additional interest is accruing at the rate prescribed by law.

Authorized facsimile signature.

FTB 2930 V1 M ARCS (REV 04-2004)

Public Record

PAUL McDONNELL  
TAX COLLECTOR  
County Administrative Center  
4080 Lemon St. - 4th Floor  
Riverside, California

Mailing Address  
P.O. Box 12005  
Riverside, CA 92502-2205

DOC # 2004-0721751

09/10/2004 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



(Space above this line for Recorder's use)

### CERTIFICATE OF LIEN

(Filed for Record Pursuant to Section 2191.3 et seq., Revenue and Taxation Code)

AC  
D  
M  
AC

STATE OF CALIFORNIA )  
COUNTY OF RIVERSIDE ) §§

NO. 0122277

I, Paul McDonnell, Tax Collector of the County of Riverside, State of California, do hereby certify that there is on record in my office unpaid delinquent unsecured property taxes, which were duly assessed, computed and levied for the fiscal year 1994, in compliance with the provisions of Division 1, Part 5, of the Revenue and Taxation Code, in the amounts stated herein, together with penalties levied pursuant to sections 2921.5 and 2922 of the Revenue and Taxation Code.

The person(s) shown below is (are) liable to said County for the unpaid amounts set forth below plus any other penalties and charges which may accrue pursuant to law.

NAME AND ADDRESS	TAX RATE AREA	ASSESSMENT NUMBER	TAX	PENALTY
TORRES MARTIMIANO TORRES MARIA D SALAZAR JOSE GUADALUPE SALAZAR MARIA I 1756 UNIVERSITY AVE RIVERSIDE, CA 92507	009-063	000000597-3	\$917.20	\$91.72

From and after the time of filing this certificate of lien for record, the total amount required to be paid by the person or persons named constitutes a lien upon all personal property and real property now owned by said person or persons, or that may subsequently be acquired by them before the date on which this lien expires.

This lien has the force, effect and priority of a judgement lien for ten (10) years from the time of the recording of this instrument, unless sooner released or otherwise discharged.

This "CERTIFICATE OF LIEN" is herewith filed for record for the express purpose of extending that certain lien obtained under the original certificate recorded on the 27 day of 09, 1994, Document #369437 of Official Records of RIVERSIDE County, California.

Dated this 01 day of 09, 2004.

PAUL McDONNELL, Tax Collector

By *Conrad Conrad*, Deputy

Recorded without acknowledgement pursuant to the provisions of Section 27262 of the Government Code.

TC 119 (11/98)

Public Record

Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2005-0038326

01/13/2005 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside

Assessor, County Clerk & Recorder



### NOTICE OF STATE TAX LIEN

M  
CM

CM  
Ø

FILED WITH: RIVERSIDE

Certificate Number : 04365384404  
Extend Certificate Number : 95095003891  
Document No./ Book & Page : 116869  
Recorded : 04/14/1995

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer as follows:

Name of Taxpayer(s) : VICTOR P TORRES  
: MARY TORRES  
  
FTB Account Number : 550786257  
  
Social Security Number(s) : 550-78-6257 551-74-2918  
  
Last Known Address : 10911 FINCHLEY AVE  
: RIVERSIDE CA 92505-2940  
  
For Taxable Years : 1990,1988  
  
Total Lien Amount : 11957.11

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

DATED: 12/30/04

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By:

\*Additional interest is accruing at the rate prescribed by law.

Authorized facsimile signature.

FTB 2930 V4 M ARCS (REV 03-2004)

Public Record

EJ-001

ORIGIN

DOC # 2006-0055010  
01/24/2006 08:00A Fee:15.00  
Page 1 of 2  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and address) TEL NO  
 Recording requested by and return to: 866.477.8222  
 VIJAY S DESAI (SBN 217544)  
 LAW OFFICE OF CURTIS O BARNES  
 ROBERT T BARNES (SBN 228442)  
 390 WEST CERRITOS AVENUE  
 ANAHEIM, CALIFORNIA 92805  
 ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  
 STREET ADDRESS: 46200 OASIS ST.  
 MAILING ADDRESS:  
 CITY AND ZIP CODE: INDIO, CA 92201  
 BRANCH NAME: INDIO COURT

PLAINTIFF: CALFIN HOLDINGS, LLC  
 DEFENDANT: MARIA TORRES

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ABSTRACT OF JUDGMENT  Amended

CASE NUMBER:

INC053784

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

MARIA TORRES  
83647 BISMARCK CT  
INDIO, CA 92201

b. Driver's license No. and state:

c. Social security No.: 573-79-4957

Unknown  
 Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): MARIA TORRES  
78802 HIGHWAY 111  
LA QUINTA, CA 92046

e.  Original abstract recorded in this county:  
(1) Date:  
(2) Instrument No.:

f.  Information on additional judgment debtors is shown on page two.

Date: 12/05/05

VIJAY S DESAI (SBN 217544)  
(TYPE OR PRINT NAME)

*[Signature]*  
SIGNATURE OF APPLICANT OR ATTORNEY

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

b.  A certified copy of the judgment is attached.

3. Judgment creditor (name and address):

CALFIN HOLDINGS, LLC C/O LAW OFFICE OF CURTIS O BARNES 390 W. CERRITOS AVE. ANAHEIM, CA 92805

4. Judgment debtor (full name as it appears in judgment):  
MARIA TORRES

6. Total amount of judgment as entered or last renewed:  
\$ 6,588.91

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

a. Amount: \$

b. In favor of (name and address):

5. a. Judgment entered on (date): 11/23/05

b. Renewal entered on (date):

This abstract issued on (date):

DEC 29 2005

8. A stay of enforcement has

a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

9.  This judgment is an installment judgment.

Clerk, by *[Signature]*, Deputy



Form Adopted for Mandatory Use  
Judicial Council of California  
EJ-001 (Rev. January 1, 2003)

ABSTRACT OF JUDGMENT  
(CIVIL)

Legal Solutions & Plus

Page 1 of 2  
Code of Civil Procedure, §§ 488.480, 874, 700.190

Public Record

PLAINTIFF: CALEFIN HOLDINGS, LLC	CASE NUMBER:
DEFENDANT: MARIA TORRES	INC053784

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS**

10. Name and last known address

14. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

11. Name and last known address

15. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

12. Name and last known address

16. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

13. Name and last known address

17. Name and last known address

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

18.  Continued on Attachment 18.

THIS IS TO INFORM YOU THAT A TAX LIEN HAS BEEN FILED WITH RESPECT TO UNSECURED PROPERTY

When recorded, mail to:

MARIA TORRES  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Doc #: 2006-0821911  
11/07/2006 08:00A Fee: NC  
Page 1 of 1

Recorded in Official Records

County of Riverside  
== Larry W Ward ==  
Assessor, County Clerk and Recorder  
\*\*This document was electronically prepared and recorded by the County of Riverside\*\*

**CERTIFICATE OF LIEN**

**(Recorded pursuant to Revenue and Taxation Code Section 2191.3 et seq. and without acknowledgement pursuant to Government Code Section 27282)**

STATE OF CALIFORNIA |  
COUNTY OF RIVERSIDE |SS

No. 0312263

I, Paul McDonnell, Tax Collector of the County of Riverside, State of California, hereby certify that there are, on record in my office, unpaid taxes which were duly assessed, computed and levied for the fiscal year shown below pursuant to Section 2151 et seq. of the Revenue and Taxation Code.

The person(s) shown below is (are) liable to said County for the unpaid amounts set forth below plus any other penalties and charges which may accrue pursuant to law.

**NAME AND ADDRESS**

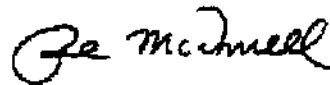
TORRES MARIA  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Fiscal Year	Tax Rate Area	Assessment Number	Tax	Penalty	Cost	Recording Fee
2006-2007	001-002	000221587-7	\$1,574.18	\$157.41	\$0.00	\$11.00

Upon recordation of this certificate of lien, the total amount required to be paid constitutes a lien upon all personal property and real property now owned or subsequently acquired by the person(s) named herein before the date on which this lien expires.

This lien has the force, effect and priority of judgement lien for ten years from the recording of this instrument, unless sooner released or otherwise discharged.

Executed on 11/01/2006



Paul McDonnell, Tax Collector



PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:

FORD MOTOR CREDIT COMPANY DBA  
AMERICAN SUZUKI AUTOMOTIVE

AND WHEN RECORDED MAIL TO:

Harlan Reese

Harlan M. Reese Bar #118226

9444 Waples St #405

San Diego, California 92121

DOC # 2007-0074066

01/31/2007 08:00A Fee:23.00

Page 1 of 3

Recorded in Official Records  
County of Riverside

Larry W. Ward  
Assessor, County Clerk & Recorder



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23

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012

ABSTRACT OF JUDGMENT

Title of Document

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\* xab \*

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

(\$3.00 Additional Recording Fee Applies)

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number): 858-550-0388  
Recording requested by and return to:  
HARLAN M. REESE & ASSOCIATES, Harlan M. Reese, Esq. 118226  
9444 Waples St. Suite 405  
San Diego, CA 92121 1056142

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

FOR RECORDER'S USE ONLY

STREET ADDRESS: 48-200 Oasis Street

MAILING ADDRESS: 48-200 Oasis Street

CITY AND ZIP CODE: Indio, CA 92201

BRANCH NAME: DESERT BRANCH/INDIO DIVISION

PLAINTIFF: FORD MOTOR CREDIT COMPANY DBA AMERICAN SUZUKI AUTOMOTIVE CREDIT

DEFENDANT: MARICELA MENDEZ TORRES, Et al.

**ABSTRACT OF JUDGMENT—CIVIL**  Amended  
**AND SMALL CLAIMS**

CASE NUMBER:  
INC059939

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

a. Judgment debtor's

Name and last known address

MARICELA MENDEZ TORRES  
AKA MARY TORRES JR  
89450 AIRPORT BL  
THERMAL CA 92274

b. Driver's license No. and state: A5473309-CA

c. Social security No.: 582-57-9564

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): MARICELA MENDEZ TORRES AKA MARY TORRES JR  
89450 AIRPORT BL  
THERMAL CA 92274

Unknown  
 Unknown

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

3. Judgment creditor (name and address):  
FORD MOTOR CREDIT COMPANY DBA AMERICAN SUZUKI AUTOMOTIVE CREDIT  
1335 S Clearview Ave MESA ARIZONA 85208

Date: December 7, 2006

Harlan M. Reese, Esq.

(TYPE OR PRINT NAME)

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

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
\$5,847.67

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

8. a. Judgment entered on (date): December 1, 2006  
b. Renewal entered on (date):

9.  This judgment is an installment judgment.

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

11. A stay of enforcement has  
a.  not been ordered by the court.  
b.  been ordered by the court effective until (date):

12. a.  I certify that this is a true and correct abstract of the judgment entered in this action.  
b.  A certified copy of the judgment is attached.

(SEAL)



This abstract issued on (date):

JAN 05 2007

Clerk by

Deputy

PLAINTIFF: FORD MOTOR CREDIT COMPANY  
DEFENDANT: MARICELA MENDEZ TORRES, et al.

CASE NUMBER:  
INC059939

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address  
MIGUEL TORRES JR  
63491 EMERALD AVE  
INDIO CA 92201-3224  
Driver's license No. & state: A9049344-CA  Unknown  
Social security No.: 552-35-6922  Unknown  
Summons was personally served at or mailed to (address):  
MIGUEL TORRES JR  
63491 EMERALD AVE  
INDIO CA 92201-3224

17. Name and last known address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Driver's license No. & state:  Unknown  
Social security No.:  Unknown  
Summons was personally served at or mailed to (address):

18. Name and last known address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Driver's license No. & state:  Unknown  
Social security No.:  Unknown  
Summons was personally served at or mailed to (address):

19. Name and last known address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Driver's license No. & state:  Unknown  
Social security No.:  Unknown  
Summons was personally served at or mailed to (address):

20. Name and last known address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Driver's license No. & state:  Unknown  
Social security No.:  Unknown  
Summons was personally served at or mailed to (address):

21. Name and last known address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Driver's license No. & state:  Unknown  
Social security No.:  Unknown  
Summons was personally served at or mailed to (address):

22.  Continued on Attachment 22.

DOC # 2007-0680782

11/08/2007 08:08A Fee:18.00

Page 1 of 3

Recorded in Official Records

County of Riverside

Larry M. Ward

Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION  
RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:  
Eskanos & Adler, P.C.  
2325 Clayton Road  
Concord, Ca. 94520

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
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18

TRA:  
DTT: 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 238P-AS4RE0 (Rev. 02/2003)

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):  
Recording requested by and return to:

800-384-9919

ESKANOS & ADLER, PC.  
DONALD R. STEBBINS/JANET L. BROWN 83936/208602  
KURTISS A. JACOBS/ANN K. MERRILL 218950/238358  
2325 CLAYTON ROAD, CONCORD, CA 94520  
File No. 071926-7 DESK:011

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

STREET ADDRESS: 880 N. STATE ST.

MAILING ADDRESS:

CITY AND ZIP CODE: HEMET CA 92543

BRANCH NAME: HEMET DEPT.

FOR RECORDER'S USE ONLY

PLAINTIFF: GE MONEY BANK

CASE NUMBER:

HEC025040

DEFENDANT: MARIA TORRES, et al.,

FOR COURT FUSE ONLY

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**  Amended

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

Name and last known address

MARIA TORRES

2228 E OAKLAND AV  
HEMET CA 92544-7034

b. Driver's license No. and state:

Unknown

c. Social security No.: 604100277

Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): MARIA TORRES  
2228 E OAKLAND AV  
HEMET CA 92544-7034

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

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

3. Judgment creditor (name and address):  
GE MONEY BANK

5.  Original abstract recorded in this county:

c/o 2325 Clayton Road, Concord, Ca 94520

a. Date:

b. Instrument No.:

Date: 10/03/07

Donald R. Stebbins/Janet L. Brown

Kurtiss A. Jacobs/Ann K. Merrill

(TYPE OR PRINT NAME)

  
SIGNATURE OF APPLICANT OR ATTORNEY

6. Total amount of judgment as entered or last renewed:  
\$ 2,518.61

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

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

a. Amount: \$

b. In favor of (name and address):

8. a. Judgment entered on (date): 08/21/07

b. Renewal entered on (date):

9.  This judgment is an installment judgment.

11. A stay of enforcement has  
a.  not been ordered by the court

b.  been ordered by the court effective until (date):



This abstract issued on (date):

OCT 19 2007

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

b.  A certified copy of the judgment is attached.

Clerk, by  Deputy

Form Adopted for Mandatory Use  
Judicial Council of California  
EJ-001 (Rev. January 1, 2006)

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**

American LegalNet, Inc.  
www.USCourtForms.com

Page 1 of 2  
Code of Civil Procedure, §§ 480.430,  
674, 700.190



file #: 071926-7

form=EX1 | R | P

Public Record

PLAINTIFF:	CASE NUMBER:
DEFENDANT:	

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

17. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

18. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

19. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

20. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

21. Name and last known address

[ ]

Driver's license No. & state:  Unknown  
 Social security No.:  Unknown  
 Summons was personally served at or mailed to (address):

22.  Continued on Attachment 22.

THIS IS TO INFORM YOU THAT A TAX LIEN HAS BEEN FILED WITH RESPECT TO UNSECURED PROPERTY

When recorded, mail to:

MARIA TORRES  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Doc # 2007-0688907  
11/13/2007 08:00A Fee: NC  
Page 1 of 1

Recorded in Official Records

County of Riverside  
== Larry W Ward ==  
Assessor, County Clerk and Recorder  
\*\*This document was electronically prepared and recorded by the County of Riverside\*\*

**CERTIFICATE OF LIEN**

(Recorded pursuant to Revenue and Taxation Code Section 2191.3 et seq.  
and without acknowledgement pursuant to Government Code Section 27282)

STATE OF CALIFORNIA | SS  
COUNTY OF RIVERSIDE

No. 0329534

I, Paul McDonnell, Tax Collector of the County of Riverside, State of California, hereby certify that there are, on record in my office, unpaid taxes which were duly assessed, computed and levied for the fiscal year shown below pursuant to Section 2151 et seq. of the Revenue and Taxation Code.

The person(s) shown below is (are) liable to said County for the unpaid amounts set forth below plus any other penalties and charges which may accrue pursuant to law.

**NAME AND ADDRESS**

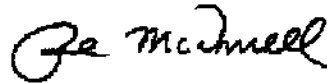
TORRES MARIA  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Fiscal Year	Tax Rate Area	Assessment Number	Tax	Penalty	Cost	Recording Fee
2007-2008	001-002	000221587-7	\$1,757.29	\$175.72		\$11.00

Upon recordation of this certificate of lien, the total amount required to be paid constitutes a lien upon all personal property and real property now owned or subsequently acquired by the person(s) named herein before the date on which this lien expires.

This lien has the force, effect and priority of judgement lien for ten years from the recording of this instrument, unless sooner released or otherwise discharged.

Executed on 10/31/2007



Paul McDonnell, Tax Collector

Please complete this information

**RECORDING REQUESTED BY:**

County of Orange  
Department of Child Support Services

**AND WHEN RECORDED MAIL TO:**

County of Fresno  
Department of Child Support Services  
2220 Tulare St. Ste 1900  
Fresno, CA 93721

DOC # 2008-0050612

01/31/2008 08:00A Fee:NC

Page 1 of 4

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



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							T:	CTY	UNI

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**Notice Regarding Payment of Support - Substitution of Payee**

(Please fill in document title(s) on this line)





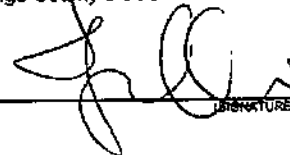
PETITIONER/PLAINTIFF: Antonio M Andrade	CASE NUMBER:
RESPONDENT/DEFENDANT: Maria De Jesus Lemos Torres	00FL04039
OTHER PARENT: Cynthia Flores	

6.  **NOTICE OF SUPPORT COLLECTION:** For purposes of collection only the governmental agency identified in the top left box is assignee of record of all support obligations as specified below and that agency will appear in this case to enforce
- a.  all support obligations
  - b.  support arrears only
  - c.  medical obligations as required by federal law
7. a.  Each parent must notify the local child support agency in writing within 10 days of any change in residence or employment
- b.  Each parent must complete a *Child Support Case Registry Form (FL-191)* and file it with the court within 10 days of any change in residence or employment.

Date: 1/15/2008

Orange County DCSS

Tanya Olivares  
(TYPE OR PRINT NAME)

  
(SIGNATURE)

**ACKNOWLEDGMENT**  
(To be completed only when this form is recorded)

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On Jan. 15 2008, before me,,  
Notary Public, personally appeared: Tanya Olivares

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.

*(See attached)*  
(SIGNATURE OF NOTARY)

(Seal)

ACKNOWLEDGMENT

State of California  
County of Orange

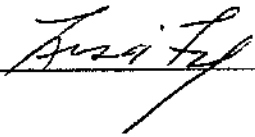
On January 15, 2008 before me, Lisa F. Schulz  
(insert name and title of the officer),

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

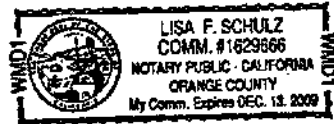
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



COURT ORDER NO.: DDFL-04039

TYPE OF FORM: NOTICE REGARDING PAYMENT OF SUPPORT

THIS IS TO INFORM YOU THAT A TAX LIEN HAS BEEN FILED WITH RESPECT TO UNSECURED PROPERTY

When recorded, mail to:

MARIA G TORRES  
JAIME TORRES  
1495 VALLEJO DR  
CORONA CA 92882

Doc #: 2008-0226391  
05/01/2008 08:00A Fee: NC  
Page 1 of 1

Recorded in Official Records

County of Riverside  
== Larry W Ward ==  
Assessor, County Clerk and Recorder  
\*\*This document was electronically prepared and recorded by the County of Riverside\*\*

**CERTIFICATE OF LIEN**

(Recorded pursuant to Revenue and Taxation Code Section 2191.3 et seq. and without acknowledgement pursuant to Government Code Section 27282)

STATE OF CALIFORNIA | SS  
COUNTY OF RIVERSIDE

No. 0340645

I, Paul McDonnell, Tax Collector of the County of Riverside, State of California, hereby certify that there are, on record in my office, unpaid taxes which were duly assessed, computed and levied for the fiscal year shown below pursuant to Section 2151 et seq. of the Revenue and Taxation Code.

The person(s) shown below is (are) liable to said County for the unpaid amounts set forth below plus any other penalties and charges which may accrue pursuant to law.

**NAME AND ADDRESS**

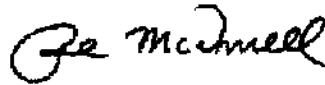
TORRES MARIA G  
1495 VALLEJO DR  
CORONA CA 92882

Fiscal Year	Tax Rate Area	Assessment Number	Tax	Penalty	Cost	Recording Fee
2003-2004	099-016	052233129-3	\$724.64	\$72.46		\$13.00

Upon recordation of this certificate of lien, the total amount required to be paid constitutes a lien upon all personal property and real property now owned or subsequently acquired by the person(s) named herein before the date on which this lien expires.

This lien has the force, effect and priority of judgement lien for ten years from the recording of this instrument, unless sooner released or otherwise discharged.

Executed on 04/22/2008



Paul McDonnell, Tax Collector

DOC # 2008-0263972  
 05/16/2008 08:00A Fee:15.00  
 Page 1 of 3

Recorded in Official Records  
 County of Riverside  
 Larry W. Ward  
 Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION  
 RECORDING REQUESTED BY:  
 Sheryl D. Noel, Esq.

AND WHEN RECORDED MAIL TO:  
 Coleman & Horowitz, LLP  
 499 W. Shaw Avenue, Suite 116  
 Fresno, CA 93704

S	R	S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	A	M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
							T:		CTY	UNI	101

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19

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061

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 DTT:

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 238P-AS4RE0 (Rev. 06/2007)

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):  
 Recording requested by and return to:  
 SHERYL D. NOEL #172551  
 DARRYL J. HOROWITT #100898 File No. 2325.19  
 COLEMAN & HOROWITT LLP  
 499 W. Shaw, Suite 116  
 Fresno, CA 93704  
 (559) 248-4820

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN BERNARDINO  
 STREET ADDRESS: 303 West 3rd Street  
 MAILING ADDRESS: (See address above)  
 CITY AND ZIP CODE: San Bernardino, California 92415  
 BRANCH NAME: Central Division - Limited Civil

FOR RECORDER'S USE ONLY

PLAINTIFF: TUSTIN COMMUNITY BANK, a California corporation  
 DEFENDANT: MARIA TORRES, et al.

CASE NUMBER:  
 CIVSS708902

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**  Amended

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

MARIA TORRES  
 8943 Laurel Avenue  
 Fontana, CA 92335

b. Driver's license no. (last 4 digits) and state: CA 9917  Unknown

c. Social security no. (last 4 digits): 9897  Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): MARIA TORRES  
 8943 Laurel Avenue, Fontana, CA 92335

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

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

3. Judgment creditor (name and address):

5.  Original abstract recorded in this county:

TUSTIN COMMUNITY BANK, a California corporation  
 13891 Newport Avenue, Ste. 100, Tustin, CA 92780

a. Date:

b. Instrument No.:

Date: April 14, 2008

SHERYL D. NOEL

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
 \$ 12,674.67

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

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

a. Amount: \$

b. In favor of (name and address):

8. a. Judgment entered on (date): April 8, 2008

b. Renewal entered on (date):

9.  This judgment is an installment judgment.

11. A stay of enforcement has

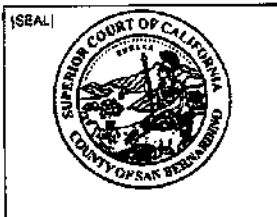
a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

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

b.  A certified copy of the judgment is attached.

Clerk, by Tim DeBerry, Deputy



This abstract issued on (date):

APR 30 2008

PLAINTIFF: TUSTIN COMMUNITY BANK, a California corporation	CASE NUMBER:
DEFENDANT: MARIA TORRES, et al.	CIVSS708902

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

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

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

<p>16. Name and last known address</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>	<p>17. Name and last known address</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>
---	---

<p>18. Name and last known address</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>	<p>19. Name and last known address</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p>Driver's license no. [last 4 digits] and state: <input type="checkbox"/> Unknown</p> <p>Social security no. [last 4 digits]: <input type="checkbox"/> Unknown</p> <p>Summons was personally served at or mailed to (address):</p>
---	---

20.  Continued on Attachment 20.

PLEASE COMPLETE THIS INFORMATION  
RECORDING IS REQUESTED BY:

FORD MOTOR CREDIT COMPANY LLC

AND WHEN RECORDED MAIL TO:

Harlan M. Reese & Associates  
Harlan M. Reese, Esq. (Bar #118226)  
9444 Waples Street, Ste. 405  
San Diego, CA 92121  
File #1058323

DOC # 2008-0351024  
06/27/2008 08:00A Fee:20.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
NOTICE SENT						T:	CTY	UNI	001

15

M  
061

ABSTRACT OF JUDGMENT  
Title of Document

THIS PAGE IS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

Public Record



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number): 458-550-0389

Recording requested by and return to:

HARLAN M. REESE & ASSOCIATES, Harlan Reese, Esq 118226  
9444 Waples St. Suite 405  
San Diego, CA 92121 1058323

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

FOR RECORDER'S USE ONLY

STREET ADDRESS: 41002 County Center Dr Ste 100

MAILING ADDRESS: 41002 County Center Dr Ste 100

CITY AND ZIP CODE: Temecula, California 92591

BRANCH NAME: TEMECULA BRANCH

PLAINTIFF: FORD MOTOR CREDIT COMPANY LLC

DEFENDANT: MARIA TORRES, Et al.

**ABSTRACT OF JUDGMENT—CIVIL**  Amended  
**AND SMALL CLAIMS**

CASE NUMBER:  
TEC078740

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

MARIA TORRES AKA MARIA DEL TORRES AKA  
MARIA C ALVAREZ  
29481 RANCHO CALIFORNIA ROAD #507  
TEMECULA CA 92591

b. Driver's license No. [last 4 digits] and state: 9668-CA

c. Social security No. [last 4 digits]: 8548

d. Summons or notice of entry of sister-state judgment was personally served or

mailed to (name and address): MARIA TORRES AKA MARIA DEL TORRES AKA MARIA C

ALVAREZ

29481 RANCHO CALIFORNIA ROAD #507

TEMECULA-CA 92591

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

3. Judgment creditor (name and address):

FORD MOTOR CREDIT COMPANY LLC  
1335 S Clearview Ave Mesa, Arizona 85208

Date: February 18, 2008

Harlan Reese, Esq

(TYPE OR PRINT NAME)

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

5.  Original abstract recorded in this county:

a. Date:

b. Instrument No.:

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
\$10,454.10

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

8. a. Judgment entered on (date): January 29, 2008

b. Renewal entered on (date):

9.  This judgment is an installment judgment.

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

a. Amount: \$

b. In favor of (name and address):

11. A stay of enforcement has

a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

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

b.  A certified copy of the judgment is attached.

[SEAL]



This abstract issued on (date):

APR 28 2008

Clerk by

Deputy

**ABSTRACT OF JUDGMENT—CIVIL  
AND SMALL CLAIMS**

PLAINTIFF: FORD MOTOR CREDIT COMPANY LLC DEFENDANT: MARIA TORRES, et al.	CASE NUMBER: TEC078740
---	---------------------------

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16.  Name and last known address  
 JOSUE R GAYTAN AKA JOSUE RIVERA  
 29481 RANCHO CALIFORNIA RD #507  
 TEMECULA CA 92591  
 Driver's license No. (last 4 digits) and state: 8601-CA  Unknown  
 Social security No. (last 4 digits): 8103  Unknown  
 Summons was personally served at or mailed to (address):  
 JOSUE R GAYTAN AKA JOSUE RIVERA  
 29481 RANCHO CALIFORNIA RD #507  
 TEMECULA CA 92591

17.  Name and last known address  
  
  
  
 Driver's license No. (last 4 digits) and state:  Unknown  
 Social security No. (last 4 digits):  Unknown  
 Summons was personally served at or mailed to (address):

18.  Name and last known address  
  
  
  
 Driver's license No. (last 4 digits) and state:  Unknown  
 Social security No. (last 4 digits):  Unknown  
 Summons was personally served at or mailed to (address):

19.  Name and last known address  
  
  
  
 Driver's license No. (last 4 digits) and state:  Unknown  
 Social security No. (last 4 digits):  Unknown  
 Summons was personally served at or mailed to (address):

20.  Continued on Attachment 22.

PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:  
Jerome M. Yalon, Jr., SB#84204  
Donald R. Stebbins, SB#83936  
Kurtiss A. Jacobs SB#218950  
Ann K. Merrill SB#236358  
Stelios A. Harris SB# 242116  
Martin Hoffman SB#248141  
WHEN RECORDED MAIL TO:  
Mann Bracken, LLC  
2325 Clayton Road  
Concord, CA 94520

DOC # 2008-0485316  
09/03/2008 08:00A Fee:20.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	A	L	465	428	PCOR	NCOR	SMF	NCHG	EXAM
NOTICES SENT					T:	CTY	UNI	040	

22 **M**  
040

ABSTRACT OF JUDGMENT

TITLE OF DOCUMENT

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(Govt. Code 27361.6)  
(Additional recording fee applies)

273-214  
(Rev. 1/94)

Public Record

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):  
 Recording requested by and return to:  
 Eskanos & Adler, P.C. 800-364-9919  
 Donald R Stebbins (SB# 83936)/Ann K. Merrill (SB# 236358)  
 Stelios A. Harris (SB# 242116)/ Martin Hoffmann (SB# 248141)  
 2325 Clayton Road, Concord, CA 94520  
 File No. 088922-0 DESK:020

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES  
 STREET ADDRESS:  
 MAILING ADDRESS: 111 N. HILL STREET, #102  
 CITY AND ZIP CODE: LOS ANGELES CA 90012  
 BRANCH NAME: LOS ANGELES

FOR RECORDER'S USE ONLY

PLAINTIFF: TARGET NATIONAL BANK  
 DEFENDANT: MARIA G. TORRES AKA, et al.,

CASE NUMBER:  
 08K00249

ABSTRACT OF JUDGMENT—CIVIL  Amended  
 AND SMALL CLAIMS

FOR COURT USE ONLY

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:  
 a. Judgment debtor's  
 Name and last known address  
 MARIA G. TORRES AKA  
 MARIA ORTIZ  
 413 BRADY AVE  
 MONTEBELLO CA 906402219  
 b. Driver's license no. (last 4 digits) and state:  Unknown  
 c. Social security no. (last 4 digits): 3242  Unknown  
 d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): MARIA G. TORRES AKA MARIA ORTIZ  
 413 BRADY AVE  
 MONTEBELLO CA 906402219

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

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

3. Judgment creditor (name and address): TARGET NATIONAL BANK  
 c/o 2325 Clayton Road, Concord, Ca 94520

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

Date: 08/03/08 Donald R. Stebbins/Ann K. Merrill  
 Stelios A. Harris/Martin Hoffmann  
 (TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed: \$ 3,192.65

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

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

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

8. a. Judgment entered on (date): 05/15/08  
 b. Renewal entered on (date):

9.  This judgment is an installment judgment.

11. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):



John A. Clarke  
 This abstract issued on (date):  
 JUL 23 2008

12. a.  I certify that this is a true and correct abstract of the judgment entered in this action,  
 b.  A certified copy of the judgment is attached.  
 Clerk, by GEMA SILVA-VALASCO Deputy



PLAINTIFF:	CASE NUMBER:
DEFENDANT:	09/11/08 01:11:11 PM

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

17. Name and last known address

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

18. Name and last known address

19. Name and last known address

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

20.  Continued on Attachment 20.

Recorded in Official Records  
County of Riverside  
Larry U. Ward  
Assessor, County Clerk & Recorder



ATTORNEY OR PARTY WITHOUT ATTORNEY (name, address, State Bar number, and telephone number):  
Recording requested by and return to:

**LEGAL RECOVERY LAW OFFICES, INC.**  
- MARK D. WALSH Bar # 206059  
5030 Camino De La Siesta # 340  
San Diego, CA 92108

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

**SUPERIOR COURT OF CALIFORNIA, RIVERSIDE COUNTY**  
STREET ADDRESS: 46-200 OASIS ST.  
MAILING ADDRESS:  
CITY AND ZIP CODE: INDIO CA 92201  
BRANCH NAME: INDIO BRANCH

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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PLAINTIFF: CAPITAL ONE BANK  
DEFENDANT: MARIA A TORRES

CASE NUMBER: INC075842

20-

**ABSTRACT OF JUDGMENT-Civil AND SMALL CLAIMS**  Amended

FOR COURT USE ONLY

M  
039

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

a. Judgment debtor's

Name and last known address

MARIA A TORRES  
28760 AVENIDA DUQUESHA  
CATHEDRAL CITY CA 92234

b. Driver's license no. [last 4 digits] and state:  Unknown  
c. Social security no. [last 4 digits]: \*\*\*-\*\*-9247  Unknown  
d. Summons or notice of entry of sister-state judgment was personally served or

mailed to (name and address): MARIA A TORRES  
28760 AVENIDA DUQUESHA CATHEDRAL CITY CA 92234

2.  Information on additional judgment debtors is shown on page 2.  
3. Judgment Creditor (name and address): CAPITAL ONE BANK, 15000 CAPITAL ONE DRIVE, RICHMOND VA 23238

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

Date: 9/4/08  
Mark Walsh  
(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed: \$1772.92  
7. All judgment creditors and debtors are listed on this abstract.  
8. a. Judgment entered on (date): August 5, 2008  
b. Renewal entered on (date):  
9.  This judgment is an installment judgment.

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

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



This abstract issued on (date):  
**OCT 06 2008**

Clerk, by CORC, Deputy

PLAINTIFF: CAPITAL ONE BANK	CASE NUMBER: INC075842
DEFENDANT: MARIA TORRES	

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

[ ] CA

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):  
 , CA

17. Name and last known address

[ ]

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):

18. Name and last known address

[ ]

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):

19. Name and last known address

[ ]

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):

20. Name and last known address

[ ]

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):

21. Name and last known address

[ ]

Driver's license no. [last 4 digits] and state:  Unknown  
 Social security no. [last 4 digits]:  Unknown  
 Summons was personally served at or mailed to (address):

22.  Continued on Attachment 22.

EJ-001

DOC # 2008-0592649  
11/07/2008 08:00A Fee:12.00  
Page 1 of 2  
Recorded in Official Records  
County of Riverside  
Larry M. Ward  
Assessor, County Clerk & Recorder



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):

Recording requested by and return to:  
Jessica E. Flynn, SBN 251564  
VANLOCHEM & CHESNEY LLP  
6565 W. Sunset Boulevard  
Suite 422  
Hollywood, CA 90028  
(323) 993-0500

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside  
STREET ADDRESS: 46-200 Oasis Street  
MAILING ADDRESS: 46-200 Oasis Street  
CITY AND ZIP CODE: Indio, CA 92201  
BRANCH NAME: Indio Courthouse

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY	
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PLAINTIFF: Nissan Motor Acceptance Corporation, etc.  
DEFENDANT: Maria Torres, etc., et al.

CASE NUMBER:  
INC070705

15  
C  
043

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**  Amended

FOR COURT USE ONLY

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

a. Judgment debtor's  
Name and last known address  
Maria Torres, an individual  
85403 Valley Road  
Coachella, CA 92236

b. Driver's license no. (last 4 digits) and state:  Unknown  Unknown

c. Social security no. (last 4 digits): 9140  Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): Maria Torres, an individual  
85403 Valley Road, Coachella, CA 92236

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

3. Judgment creditor (name and address):  
NISSAN MOTOR ACCEPTANCE CORPORATION, a corporation,  
8900 Freeport Parkway, Irving, TX 75063  
Date: October 8, 2008  
Jessica E. Flynn  
(TYPE OR PRINT NAME)

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

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

*Jess E Flynn*  
(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
\$ 16,746.89

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

8. a. Judgment entered on (date): 7/29/08  
b. Renewal entered on (date):

9.  This judgment is an installment judgment.

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



This abstract issued on (date):  
OCT 28 2008

11. A stay of enforcement has  
a.  not been ordered by the court.  
b.  been ordered by the court effective until (date):

12. a.  I certify that this is a true and correct abstract of the judgment entered in this action.  
b.  A certified copy of the judgment is attached.

Clerk, by *M. Thomas*, Deputy **M. THOMAS**

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

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**

Legal Solutions & Plus

Page 1 of 2  
Code of Civil Procedure, §§ 489.480, 674, 700.190

Public Record





THIS IS TO INFORM YOU THAT A TAX LIEN HAS BEEN FILED WITH RESPECT TO UNSECURED PROPERTY

When recorded, mail to:

MARIA TORRES  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Doc # 2008-0614379  
11/19/2008 08:00A Fee: NC  
Page 1 of 1

Recorded in Official Records

County of Riverside

== Larry W Ward ==

Assessor, County Clerk and Recorder

\*\*This document was electronically prepared and recorded by the County of Riverside\*\*

**CERTIFICATE OF LIEN**

**(Recorded pursuant to Revenue and Taxation Code Section 2191.3 et seq. and without acknowledgement pursuant to Government Code Section 27282)**

STATE OF CALIFORNIA | SS  
COUNTY OF RIVERSIDE

No. 0358574

I, Paul McDonnell, Tax Collector of the County of Riverside, State of California, hereby certify that there are, on record in my office, unpaid taxes which were duly assessed, computed and levied for the fiscal year shown below pursuant to Section 2151 et seq. of the Revenue and Taxation Code.

The person(s) shown below is (are) liable to said County for the unpaid amounts set forth below plus any other penalties and charges which may accrue pursuant to law.

**NAME AND ADDRESS**

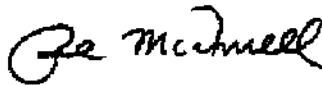
TORRES MARIA  
179 N SAN GORGONIO AVE  
BANNING CA 92220

Fiscal Year	Tax Rate Area	Assessment Number	Tax	Penalty	Cost	Recording Fee
2008-2009	001-002	000221587-7	\$1,830.45	\$183.04		\$13.00

Upon recordation of this certificate of lien, the total amount required to be paid constitutes a lien upon all personal property and real property now owned or subsequently acquired by the person(s) named herein before the date on which this lien expires.

This lien has the force, effect and priority of judgement lien for ten years from the recording of this instrument, unless sooner released or otherwise discharged.

Executed on 10/30/2008



Paul McDonnell, Tax Collector

DOC # 2008-0678921

12/30/2008 08:00A Fee:20.00

Page 1 of 3

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION  
RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:  
MANN BRACKEN, LLP  
2325 Clayton Road  
Concord, Ca. 94520

M	S	U	PAGE	SIZE	DA	PCOR	NCOR	SMF	MISC
S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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M	(A)	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
NOTICE SENT						T:	CTY	UNI	20

TRA:

DTT:

Abstract of Judgment

M  
029

Title of Document

THIS AREA FOR  
RECORDER'S  
USE ONLY

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

ACR 238P-AS4RE0 (Rev. 02/2003)

Public Record

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):  
 Recording requested by and return to:  
**MANN BRACKEN LLC 800-364-9919**  
**2325 Clayton Road, Concord, CA 94520**  
**STELIOS A. HARRIS CA# 242116**  
**MARTIN HOFFMANN CA# 248141**  
 File No. 091911-1 DESK:005  
 ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF **RIVERSIDE**  
 STREET ADDRESS:  
 MAILING ADDRESS: **880 N. STATE ST.**  
 CITY AND ZIP CODE: **HEMET CA 92543**  
 BRANCH NAME: **HEMET DEPT.**

FOR RECORDER'S USE ONLY

PLAINTIFF: **ARROW FINANCIAL SERVICES, LLC**  
 DEFENDANT: **MARIA S. TORRES, et al.,**

CASE NUMBER:  
**HEC029007**

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**  Amended

FOR COURT USE ONLY

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:  
 a. Judgment debtor's  
 Name and last known address  
**MARIA S. TORRES**  
**2228 E OAKLAND AVE**  
**HEMET CA 92544-7034**  
 b. Driver's license no. [last 4 digits] and state:  Unknown  
 c. Social security no. [last 4 digits]: **0277**  Unknown  
 d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):  
**MARIA S. TORRES**  
**2228 E OAKLAND AVE**  
**HEMET CA 92544-7034**

2.  Information on additional judgment debtors is shown on page 2.  
 3. Judgment creditor (name and address):  
**ARROW FINANCIAL SERVICES, LLC**  
**c/o 2325 Clayton Road, Concord, Ca 94520**  
 Date: **08/15/08**  
**STELIOS A. HARRIS CA# 242116**  
**- MARTIN HOFFMANN CA# 248141**

4.  Information on additional judgment creditors is shown on page 2.  
 5.  Original abstract recorded in this county:  
 a. Date:  
 b. Instrument No.:  
 \_\_\_\_\_  
 (SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
 \$ **3,999.69**  
 7. All judgment creditors and debtors are listed on this abstract.  
 8. a. Judgment entered on (date): **07/08/08**  
 b. Renewal entered on (date):  
 9.  This judgment is an installment judgment.

10.  An  execution lien  attachment lien is endorsed on the judgment as follows:  
 a. Amount: \$  
 b. In favor of (name and address):  
 11. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):  
 12. a.  I certify that this is a true and correct abstract of the judgment entered in this action,  
 b.  A certified copy of the judgment is attached.



This abstract issued on (date):  
**NOV 03 2008**

Clerk, by *James M. Kan*, Deputy

Form Adopted for Mandatory Use  
 Judicial Council of California  
 EJ-001 (Rev. January 1, 2006)

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**



file #:091911-1  
 AX1  
 Page 1 of 2  
 Code of Civil Procedure, §§ 488.480, 674, 700.190

Public Record

PLAINTIFF:  DEFENDANT:	CASE NUMBER:
------------------------------	--------------

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

17. Name and last known address

[ ] [ ]

[ ] [ ]

[ ] [ ]

[ ] [ ]

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

18. Name and last known address

19. Name and last known address

[ ] [ ]

[ ] [ ]

[ ] [ ]

[ ] [ ]

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

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

Social security no. [last 4 digits]:  Unknown

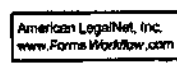
Social security no. [last 4 digits]:  Unknown

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

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

20.  Continued on Attachment 20.

**ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS**



DOC # 2009-0031590

01/22/2009 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

**RECORDING REQUESTED BY:**

West Valley Water District

**WHEN RECORDED MAIL TO:**

West Valley Water District

P. O. Box 920

Rialto, CA 92377



S	R	U	PAGE	SIZE	UA	MISC	LONG	RFD	COPY
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SPACE ABOVE THIS LINE FOR RECORDER'S USE

**CERTIFICATE OF LIEN FOR DELINQUENT WATER CHARGES**

M  
053

Notice is hereby given that on 12/18/08, the Board of Directors of the West Valley Water District, pursuant to the powers conferred upon it by the **California Water Code, Sections 31701.7 et. seq.**, after notice, has levied a Lien for unpaid water charges on any and all real property owned or here after acquired by the person(s) identified herein for unpaid water charges owed to the West Valley Water District:

**MARIA TORRES**

Service Address : 6129 ANDALUSIA  
RIVERSIDE, CA 92509

Said individual was connected to the public water lines of the West Valley Water District and subject to service charges for the period ending 09/11/08, in the following amount:

Water Service & Other Charges \$230.52

The above charges, together with interest at the legal rate, remain unpaid and delinquent and hereby constitute a Lien.

DATED 01/20/09

**WEST VALLEY WATER DISTRICT**

By: [Signature]  
Deborah L. Sousa  
Treasurer

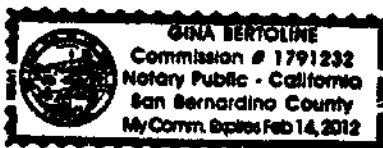
STATE OF CALIFORNIA )  
COUNTY OF SAN BERNARDINO )

On 01/20/09, before me, Gina Bertoline, a Notary Public, personally appeared Deborah L. Sousa, 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 she executed the same in her authorized capacity, and that by her 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**

[Signature]  
Notary Public



Acct. # 28787-28458

Public Record

Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2009-0095049  
02/27/2009 08:00A Fee:NC  
Page 1 of 1  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



NOTICE OF STATE TAX LIEN

de2  
M  
062

FILED WITH: RIVERSIDE

CERTIFICATE NUMBER: 09049562377

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer as follows:

Name of Taxpayer(s) : MARIA TORRES

FTB Account Number : 1213176842

Social Security Number(s) : XXX-XX-7325

Last Known Address : 84048 CORREGIDOR AVE  
: INDIO CA 92201-7106

For Taxable Years : 2006

TAX	PENALTY	INTEREST	COLLECTION FEES	PAYMENTS	ADJUSTMENTS	* TOTAL
\$749.00	\$187.25	\$139.98	\$200.00	\$0.00	\$0.00	\$1,276.23

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

DATED: 02/23/09

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By: *William S. Jones*

\*Additional interest is accruing at the rate prescribed by law.

Authorized facsimile signature.

FTB 2030 V1 ARCS (REV 03-2008)

Public Record

DOC # 2009-0452895

08/31/2009 08:00A Fee:NC

Page 1 of 2

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



# PUBLIC RECORD

## RECORDING REQUESTED BY

RIVERSIDE COUNTY DEPARTMENT OF CHILD SUPPORT SERVICES

COUNTY CODE: 0606500



## WHEN RECORDED MAIL TO

RIVERSIDE COUNTY DEPARTMENT OF CHILD SUPPORT SERVICES

2041 IOWA AVE

RIVERSIDE CA 92507-2414

## DOCUMENT TITLE

### NOTICE OF SUPPORT JUDGMENT

NOTICE OF SUPPORT JUDGMENT  
DCSS 0239 (08/01/05)

**ABSTRACT OF SUPPORT JUDGMENT**  
(Code of Civil Procedure, §§674, 697.320, 700.190, Family Code § 4300)

STATE OF CALIFORNIA - HEALTH AND HUMAN SERVICES AGENCY  
DEPARTMENT OF CHILD SUPPORT SERVICE  
Page 1 of 2

R5ENFCSS

Public Record





Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2009-0526645

10/09/2009 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



### NOTICE OF STATE TAX LIEN

062 **M** 0  
062

FILED WITH: RIVERSIDE

CERTIFICATE NUMBER: 09272657804

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer as follows:

Name of Taxpayer(s) : MARY M TORRES

FTB Account Number : 1213679200

Social Security Number(s) : XXX-XX-5039

Last Known Address : 73315 ROYAL PALM DR B  
: PALM DESERT CA 92260-2881

For Taxable Years : 2006,2004

TAX	PENALTY	INTEREST	COLLECTION FEES	PAYMENTS	ADJUSTMENTS	* TOTAL
\$4,096.00	\$431.53	\$474.93	\$230.00	\$-1,499.65	\$-2,002.00	\$1,730.81

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

DATED: 10/02/09

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By: *William S. Jones*

\*Additional interest is accruing at the rate prescribed by law.

Authorized facsimile signature.

FTB 2930 V1 ARCS (REV 03-2008)

Public Record

PLEASE COMPLETE THIS INFORMATION

RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:

Elsinore Terrace Homeowners  
Association

C/O Keystone Pacific  
Property Management, Inc.  
16845 Von Karman, Suite #200  
Irvine, CA 92606

DOC # 2010-0492711  
10/14/2010 08:00A Fee:21.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



22  
C  
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002

THIS SPACE FOR RECORDER'S USE ONLY

TITLE OF DOCUMENT:

# Abstract of Judgment

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(Additional recording fee applies)

00 .059-TITLE PAGE (R7/95)

Public Record

EJ-001

RECEIVED  
SUPERIOR COURT  
10 AUG 23 PM 12:51

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):

Recording requested by and return to:

Elsinore Terrace Homeowners Association  
16845 Von Karman Ste 200  
Irvine, CA 92606

949-833-2600

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside  
STREET ADDRESS: 41002 County Center Drive

MAILING ADDRESS:  
CITY AND ZIP CODE: Temecula, CA 92591  
BRANCH NAME: Temecula Court

FOR RECORDER'S USE ONLY

PLAINTIFF: Elsinore Terrace Homeowners Association  
DEFENDANT: Maria Torres

CASE NUMBER:  
TES10000099

ABSTRACT OF JUDGMENT—CIVIL  Amended  
AND SMALL CLAIMS

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

Maria Torres  
133 S Massachusetts St  
Lake Elsinore, CA 92530

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

Unknown

c. Social security no. (last 4 digits):

Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): Maria Torres

133 S. Massachusetts Street, Lake Elsinore, CA 92530

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

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

3. Judgment creditor (name and address):  
Elsinore Terrace Homeowners Association  
16845 Von Karman, #200, Irvine CA 92606

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

Date: 7/13/10  
Janet Vesel, Collection Manager

*Janet Vesel*  
(SIGNATURE OF APPLICANT OR ATTORNEY)

(TYPE OR PRINT NAME)

6. Total amount of judgment as entered or last renewed:  
\$ 965.24

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

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

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

8. a. Judgment entered on (date): 5/28/10  
b. Renewal entered on (date):

9.  This judgment is an installment judgment.

11. A stay of enforcement has  
a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

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

b.  A certified copy of the judgment is attached.

(SEAL)



This abstract issued on (date):

SEP 22 2010

Clerk, by *Deborah El...*, Deputy

Form Adopted for Mandatory Use  
Judicial Council of California  
EJ-001 (Rev. January 1, 2006)

ABSTRACT OF JUDGMENT—CIVIL  
AND SMALL CLAIMS

Page 1 of 2  
Code of Civil Procedure, §§ 488.480,  
674, 700, 190

American LegalNet, Inc.  
www.FormsWorld.com

Public Record

PLAINTIFF: Elsinors Terrace Homeowners Association	CASE NUMBER: TES10000099
DEFENDANT: Maria Torres	

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

17. Name and last known address

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

18. Name and last known address

19. Name and last known address

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

20.  Continued on Attachment 20.

PLEASE COMPLETE THIS INFORMATION  
RECORDING IS REQUESTED BY:

JPMORGAN CHASE BANK, N.A.

AND WHEN RECORDED MAIL TO:

*Reese Law Group*  
Harlan M. Reese, Esq. (Bar #118226)  
P.O. Box 720010  
San Diego, CA 92172-0010  
File #404823

DOC # 2010-0562251  
11/23/2010 08:00A Fee: 31.00

Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry U. Ward  
Assessor, County Clerk & Recorder



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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NOTICE SERV					T:	CTY	UNI	029	

**ABSTRACT OF JUDGMENT**  
Title of Document

31  
M  
029



THIS PAGE IS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

REC'D OCT 14 2010

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number).  
 Recording requested by and return to:  
**REESE LAW GROUP** 404823  
 Harlan M. Reese, Esq. (CA Bar No. 118226)  
 Joseph M. Pleasant, Esq. (CA Bar No. 179571)  
 8725 Mesa Ridge Road, Ste. 240  
 San Diego, CA 92121  
 Tel. 858/550-0389

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE  
 STREET ADDRESS: 4050 Main Street  
 MAILING ADDRESS: 4050 Main Street  
 CITY AND ZIP CODE: Riverside, CA 92501  
 BRANCH NAME: RIVERSIDE JUDICIAL DISTRICT

FOR RECORDER'S USE ONLY

PLAINTIFF: JPMORGAN CHASE BANK, N.A.  
 DEFENDANT: MARIA A TORRES, et al.

CASE NUMBER:  
 RIC10008807

**ABSTRACT OF JUDGMENT— CIVIL AND SMALL CLAIMS**  Amended

FOR COURT USE ONLY

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:  
 a. Judgment debtor's  
 Name and last known address  
 MARIA A TORRES  
 AKA MARIA A TORREZ AKA MARIA A GUTIERREZ  
 6129 ANDALUSIA AVE  
 RIVERSIDE CA 92509-1706  
 b. Driver's license no. [last 4 digits] and state: \*\*\*\*7229 CA  
 c. Social security no. [last 4 digits]: \*\*\*-\*\*-6891  
 d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):  
 MARIA A TORRES AKA MARIA A TORREZ AKA MARIA A GUTIERREZ  
 6129 ANDALUSIA AVE RIVERSIDE, CA 92509

2.  Information on additional judgment debtors is shown on page 2.  
 3. Judgment creditor (name and address):  
 JPMORGAN CHASE BANK, N.A.  
 201 Central Avenue 11th Floor Phoenix, AZ 85004  
 Date: Oct 11, 2010  
 Harlan M. Reese, Esq.

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

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:  
 \$15,774.72

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

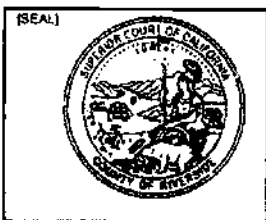
8. a. Judgment entered on (date): September 13, 2010  
 b. Renewal entered on (date):

9.  This judgment is an installment judgment.

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

11. A stay of enforcement has  
 a.  not been ordered by the court.  
 b.  been ordered by the court effective until (date):

12. a.  I certify that this is a true and correct abstract of the judgment entered in this action.  
 b.  A certified copy of the judgment is attached.



This abstract issued on (date):  
**OCT 20 2010**

Clerk, by \_\_\_\_\_, Deputy

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

**ABSTRACT OF JUDGMENT— CIVIL AND SMALL CLAIMS**

PLAINTIFF: JPMORGAN CHASE BANK, N.A.	CASE NUMBER:
DEFENDANT: MARIA A TORRES, et al.	RIC10008807

**NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:**

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15.  Continued on Attachment 15.

**INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:**

16. Name and last known address

17. Name and last known address

FRANCISCO TORRES

6129 ANDALUSIA AVE  
 RIVERSIDE CA 92509

Driver's license no. [last 4 digits] and state: \*\*\*\*4279 CA  Unknown

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

Social security no. [last 4 digits]: \*\*\*-\*\*-6902  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

FRANCISCO TORRES

6129 ANDALUSIA AVE  
RIVERSIDE, CA 92509

18. Name and last known address

19. Name and last known address

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

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

Social security no. [last 4 digits]:  Unknown

Social security no. [last 4 digits]:  Unknown

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

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

20.  Continued on Attachment 20.



Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

DOC # 2010-0570251

11/30/2010 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952



NOTICE OF STATE TAX LIEN

002 M 062

FILED WITH: RIVERSIDE

CERTIFICATE NUMBER: 10320399716

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer as follows:

Name of Taxpayer(s) : RAMON TORRES  
MARIA I TORRES

FTB Account Number : 1117212328

Social Security Number(s) : XXX-XX-7100 XXX-XX-1438

Last Known Address : 29840 LANDAU BLVD A  
CATHEDRAL CITY CA 92234-

For Taxable Years : 2007

TAX	PENALTY	INTEREST	COLLECTION FEES	PAYMENTS	ADJUSTMENTS	* TOTAL
\$1,636.00	\$818.00	\$312.97	\$296.00	\$0.00	\$0.00	\$3,062.97

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

DATED: 11/19/10

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By: *William S. Jones*

\*Additional interest is accruing at the rate prescribed by law.

Authorized facsimile signature.

FTB 2030 V1 ARCS (REV 03-2008)

Public Record

RECORDING REQUESTED BY AND WHEN  
RECORDED MAIL TO:

Name Timothy J. Silverman, Esq.  
Firm SOLOMON, GRINDLE SILVERMAN  
& WINTRINGER, APC  
Address 12651 High Bluff Drive, Suite 300  
San Diego, CA 92130  
Phone (858) 793-8500

DOC # 2011-0469697  
10/25/2011 09:05R Fee:26.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



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M	A	L	465	428	PCOR	NCOR	SMF	NCHG	EXAM		
NOTICE SENT								T:	CTY	UNI	030

27 **C**  
030

ABSTRACT OF JUDGMENT

(Please fill in document title(s) on this line)

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

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):

Recording requested by and return to:

Timothy J. Silverman, Esq., SBN 145264  
Holly J. Nolan, Esq., SBN 140775  
SOLOMON, GRINDLE, SILVERMAN & WINTRINGER, APC  
12651 High Bluff Drive Suite 300  
San Diego, CA 92130  
(858) 793-8500 ext 246 9146.0002

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF San Bernardino

STREET ADDRESS:

MAILING ADDRESS: 8303 Haven Avenue

CITY AND ZIP CODE: Rancho Cucamonga, CA 91730

BRANCH NAME: Rancho Cucamonga Court

FOR RECORDER'S USE ONLY

PLAINTIFF: TEXAS TRUST CREDIT UNION

CASE NUMBER:

DEFENDANT: MARIA E. TORRES aka MARIA ELENA TORRES, an individual; JESSE PAYAN aka JESSE SHAWN PAYAN

CIVRS 1005723

ABSTRACT OF JUDGMENT—CIVIL  Amended  
AND SMALL CLAIMS

FOR COURT USE ONLY

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

a. Judgment debtor's

Name and last known address

Maria E. Torres aka Maria Elena Torres, an individual  
13042 Caravel Street  
Cerritos, CA 90703

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

c. Social security no. [last 4 digits]: 5570  Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): Maria E. Torres aka Maria Elena Torres, an individual  
13042 Caravel Street  
Cerritos, CA 90703

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

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

3. Judgment creditor (name and address):

TEXAS TRUST CREDIT UNION c/o SGSW 12651 High Bluff Drive Suite 300, San Diego, CA 92130

5.  Original abstract recorded in this county:

a. Date:

b. Instrument No.:

Date: October 3, 2011

Holly J. Nolan

(TYPE OR PRINT NAME)

*Holly J. Nolan*  
(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:

\$ 20,432.71

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

a. Amount: \$

b. In favor of (name and address):

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

8. a. Judgment entered on (date): September 30, 2011

b. Renewal entered on (date):

9.  This judgment is an installment judgment.

11. A stay of enforcement has

a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

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

b.  A certified copy of the judgment is attached.

Clerk, by *[Signature]*, Deputy



This abstract issued on (date):  
OCT 12 2011



Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2011-0534701

12/05/2011 08:43A Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside

Larry W. Ward  
Assessor, County Clerk & Recorder



02-5  
M  
028



### Notice of State Tax Lien

Filed With: RIVERSIDE

Certificate Number: 11312321124

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer(s) as follows:

Name of Taxpayer(s) : MARIA TORRES

FTB Account Number : 1213176842

Social Security Number(s) : XXX-XX-7325

Last Known Address : 84048 CORREGIDOR AVE  
INDIO CA 92201-7106

For Taxable Years : 2009,2007

Total Lien Amount \* : \$2,714.72

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

Dated: 11/14/11

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By:

Authorized facsimile signature.

\*Additional interest is accruing at the rate prescribed by law.

FTB 2930 V1 ARCS (REV 03-2011)

Public Record

Recording Requested by

STATE OF CALIFORNIA  
FRANCHISE TAX BOARD  
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section  
PO BOX 2952  
Sacramento CA 95812-2952

DOC # 2011-0534731

12/05/2011 08:47A Fee:NC

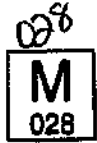
Page 1 of 1

Recorded in Official Records

County of Riverside

Larry N. Ward

Assessor, County Clerk & Recorder



### Notice of State Tax Lien

Filed With: RIVERSIDE

Certificate Number: 11312367537

The Franchise Tax Board of the State of California hereby certifies that the following named taxpayer(s) is liable under parts 10 or 11 of Division 2 of the Revenue and Taxation Code to the State of California for amount due and required to be paid by said taxpayer(s) as follows:

Name of Taxpayer(s) : MARIA TORRES

FTB Account Number : 1106804990

Social Security Number(s) : XXX-XX-9054

Last Known Address : 22865 RAYMOND RD  
: PERRIS CA 92570-1686

For Taxable Years : 2009

Total Lien Amount \* : \$1,866.65

Further interest and fees will accrue at the rate prescribed by law until paid; that the Franchise Tax Board of the State of California complied with all of the provisions of parts 10 or 11 of Division 2 of the Revenue and Taxation Code of the State of California in computing, levying, determining and assessing the tax; the said amounts are due and payable and have not been paid. Said lien attaches to all property and rights to such property now owned or later acquired by the taxpayer.

IN WITNESS WHEREOF, the Franchise Tax Board of the State of California has duly authorized the undersigned to execute this Notice in its name.

Dated: 11/14/11

FRANCHISE TAX BOARD  
of the State of California

Collection Bureau  
Telephone Number: (916) 845-4350

By:

Authorized facsimile signature.

\*Additional interest is accruing at the rate prescribed by law.

FTB 2930 V1 ARCS (REV 03-2011)

Public Record

RECORDING REQUESTED BY:  
STATE OF CALIFORNIA  
EMPLOYMENT DEVELOPMENT DEPARTMENT  
(866) 564-4228

WHEN RECORDED MAIL TO:  
STATE OF CALIFORNIA  
EMPLOYMENT DEVELOPMENT DEPARTMENT  
LIEN GROUP, M/C 92G  
PO BOX 826880  
SACRAMENTO, CA 94280-0001

DOC # 2012-0141569

03/27/2012 04:46P Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



M  
030

### NOTICE OF STATE TAX LIEN

(Filed pursuant to Section 7171 of the Government Code)

CEMENT AND PAVEMENT CLEANING  
ANTORNIO TORRES  
MARIA GUADALUPE TORRES  
12605 BRIDGEWATER DR  
CORONA, CA 92880-8846

XX-XXX6539  
XXX-XX-9736  
XXX-XX-1077

RIVERSIDE

Letter ID. L0345578752

Certificate No. G000108618

TAX PERIOD	TAX	PENALTY	INTEREST	TOTAL
07/01/2011 to 09/30/2011	\$2,177.54	\$769.29	\$40.60	\$2,987.43

Interest calculated through 03/12/2012

The Director of the Employment Development Department hereby certifies the above is liable to the State of California for amounts due and required to be paid as determined under the provisions of the California Unemployment Insurance Code, the Revenue and Taxation Code, or both.

THE AMOUNT OF DELINQUENCY ABOVE SET FORTH SHALL BE A LIEN UPON ALL REAL OR PERSONAL PROPERTY AND RIGHTS TO SUCH PROPERTY, INCLUDING ALL AFTER-ACQUIRED PROPERTY AND RIGHTS TO PROPERTY BELONGING TO THE ABOVE NAMED.

Date: 03/12/2012  
At Sacramento, California



The Director of the Employment Development Department has complied with all provisions of the California Unemployment Insurance Code in the computation and levy of the amount assessed and has caused this notice of lien to be issued by a duly authorized representative.

By \_\_\_\_\_

*Sarah Reese*

Authorized Representative

This agency has adopted the use of a facsimile signature as affixed above.

RECORDING REQUESTED BY:  
STATE OF CALIFORNIA  
EMPLOYMENT DEVELOPMENT DEPARTMENT  
866-564-4228

WHEN RECORDED MAIL TO:  
STATE OF CALIFORNIA  
EMPLOYMENT DEVELOPMENT DEPARTMENT  
LIEN GROUP, MIC 92G  
PO BOX 826880  
SACRAMENTO, CA 94280-0001

DOC # 2012-0436964

09/13/2012 11:48A Fee:NC

Page 1 of 1

Recorded in Official Records  
County of Riverside  
Larry H. Ward  
Assessor, County Clerk & Recorder



### NOTICE OF STATE TAX LIEN

(Filed pursuant to Section 7171 of the Government Code)

CEMENT AND PAVEMENT CLEANING  
ANTONIO TORRES  
MARIA GUADALUPE TORRES  
12605 BRIDGEWATER DR  
CORONA, CA 92880-8846

XX-XXX6539  
XXX-XX-9736  
XXX-XX-1077

RIVERSIDE

Letter ID. L1267230080

Certificate No. G000038991

TAX PERIOD	TAX	PENALTY	INTEREST	TOTAL
01/01/2012 to 03/31/2012	\$12,095.52	\$3,148.49	\$380.75	\$15,624.76

Interest calculated through 09/04/2012

The Director of the Employment Development Department hereby certifies the above is liable to the State of California for amounts due and required to be paid as determined under the provisions of the California Unemployment Insurance Code, the Revenue and Taxation Code, or both.

THE AMOUNT OF DELINQUENCY ABOVE SET FORTH SHALL BE A LIEN UPON ALL REAL OR PERSONAL PROPERTY AND RIGHTS TO SUCH PROPERTY, INCLUDING ALL AFTER-ACQUIRED PROPERTY AND RIGHTS TO PROPERTY BELONGING TO THE ABOVE NAMED.

Date: 09/04/2012  
At Sacramento, California



The Director of the Employment Development Department has complied with all provisions of the California Unemployment Insurance Code in the computation and levy of the amount assessed and has caused this notice of lien to be issued by a duly authorized representative.

*Teresa Gage*

By \_\_\_\_\_

Authorized Representative

This agency has adopted the use of a facsimile signature as affixed above.

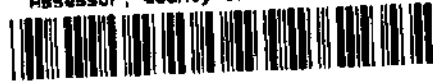


RECORDING REQUESTED BY AND MAIL TO:  
(Name and mailing address, including city, state,  
and Zip code, of requesting party)

AND WHEN RECORDED MAIL TO:

HUNT & HENRIQUES  
ATTORNEYS AT LAW  
151 BERNAL RD STE 8  
SAN JOSE, CA 95119

DOC # 2013-0495318  
10/16/2013 04:14P Fee:31.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Larry W. Ward  
Assessor, County Clerk & Recorder



THIS SPACE FOR RECORDER'S USE ONLY

ABSTRACT OF JUDGMENT  
(PLEASE FILL IN DOCUMENT TITLE(S) ON THIS LINE)

This page added to provide adequate space for recording information  
(Additional recording fee applies)

Gov. code 27361.6

Public Record