

FORM APPROVED COUNTY COUNSEL  
 BY: *GREGORY P. PRIAMOS*  
 DATE: 11/3/14

Departmental Concurrence

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



**FROM:** TLMA – Code Enforcement Department

**SUBMITTAL DATE:**  
 November 25, 2014

**SUBJECT:** Abatement of Public Nuisance [Substandard Structure]  
 Case No: CV14-01487 [JOHNSON]  
 Subject Property: 13955 United Road, Desert Hot Springs; APN:663-222-006  
 District: 5/5 [\$0]

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

1. The substandard structure (dwelling) on the real property located at 13955 United Road, Desert Hot Springs, Riverside County, California, APN: 663-222-006 be declared a public nuisance and a violation of Riverside County Ordinance No. 457 which does not permit a substandard structure on the property.
2. Iris Johnson, the owner of the subject real property, be directed to abate the substandard structure on the property by rehabilitating, removing, and/or demolishing the same from the real property, including the removal and disposal of all structural debris and materials within ninety (90) days.

*Greg Flannery*  
 GREG FLANNERY  
 Code Enforcement Official

(Continued)

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

SOURCE OF FUNDS	Budget Adjustment:
	For Fiscal Year:

**C.E.O. RECOMMENDATION:** APPROVE  
 BY: *Tina Grande*  
 Tina Grande

County Executive Office Signature

**MINUTES OF THE BOARD OF SUPERVISORS**

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

Ayes: Jeffries, Tavaglione, Benoit and Ashley  
 Nays: None  
 Absent: None  
 Date: December 9, 2014  
 xc: Co. Co./TLMA-CED, Sheriff

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

- A-30
- Positions Added
- 4/5 Vote
- Change Order

Prev. Agn. Ref.: \_\_\_\_\_ District: 5/5 Agenda Number: \_\_\_\_\_

9-6

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

**FORM 11: Abatement of Public Nuisance [Substandard Structure]**

**Case No: CV14-01487 [JOHNSON]**

**Subject Property: 13955 United Road, Desert Hot Springs, APN: 663-222-006**

**District: 5/5**

**DATE:** November 25, 2014

**PAGE:** 2 of 3

**RECOMMENDED MOTION (continued):**

3. The owner be ordered to ascertain the existence or non-existence of asbestos containing materials in said structure by survey and materials sample testing through the Industrial Hygiene Specialist of the County Health Department, Division of Special Services; and prior to the abatement ordered in paragraph number two (2) above, to secure the removal and disposal of all asbestos containing materials discovered through such survey and testing by contract with a duly certified and licensed contractor for the handling of such materials to avoid citations and/or fines imposed by the South Coast Air Quality Management District (SCAQMD) pursuant to SCAQMD Rule No. 1403.

4. If the owner or whoever has possession or control of the real property does not take the above described actions within ninety (90) days of the date of the Board's Order to Abate, that representatives of the Code Enforcement Department, Sheriff's Department, and/or a contractor, upon consent of the owners or receipt of a Court Order authorizing entry onto the real property when necessary under applicable law, may abate the substandard structure and content therein, by removing and disposing of the same from the real property.

5. The reasonable costs of abatement, after notice and an opportunity for hearing, shall be imposed as a lien on the real property, which may be collected as a special assessment against the real property pursuant to Government Code Section 25845 and Riverside County Ordinance No. 725.

6. County Counsel be directed to prepare the necessary Findings of Fact and Conclusions that the substandard structure on the real property are declared to be in violation of Riverside County Ordinance No. 457, and constitute a public nuisance. Further, County Counsel shall prepare an Order to Abate for approval by the Board.

**BACKGROUND:**

1. An inspection was made on the subject property by Code Enforcement Officer Jamison Cole on May 1, 2014. The inspection revealed a substandard structure (dwelling) on the subject property in violation of Riverside County Ordinance No. 457. The substandard conditions of the structure included, but were not limited to the following: lack of or improper water closet, lavatory, bathtub, shower or kitchen sink, hazardous wiring, members of walls, partitions or other vertical supports that split, lean, list or buckle due to defective material or deterioration, members of ceilings, roofs, ceiling and roof supports or other horizontal members which sag, split, or buckle, due to defective material or deterioration, faulty weather protection, general dilapidation or improper maintenance, public and attractive nuisance – abandoned / vacant.

2. Follow up inspections on June 25, 2014, July 31, 2014 and August 18, 2014, revealed the property continues to be in violation of Riverside County Ordinance No. 457.

3. Staff and the Code Enforcement Department have complied with the notice requirements set forth in the appropriate laws of this jurisdiction pertaining to the administrative abatement proceedings for substandard structure.

**Impact on Citizens and Businesses**

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

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

**FORM 11: Abatement of Public Nuisance [Substandard Structure]**

**Case No: CV14-01487 [JOHNSON]**

**Subject Property: 13955 United Road, Desert Hot Springs, APN: 663-222-006**

**District: 5/5**

**DATE:** November 25, 2014

**PAGE:** 3 of 3

**SUPPLEMENTAL:**

**Additional Fiscal Information**

N/A

**Contract History and Price Reasonableness**

N/A

**ATTACHMENTS**

Declaration

Exhibits A-G

**BOARD OF SUPERVISORS  
COUNTY OF RIVERSIDE**

IN RE ABATEMENT OF PUBLIC NUISANCE	)	CASE NO. CV 14-01487
[SUBSTANDARD STRUCTURE]; APN: 663-222-	)	
006, 13955 UNITED ROAD, DESERT HOT	)	DECLARATION OF CODE
SPRINGS, COUNTY OF RIVERSIDE, STATE OF	)	ENFORCEMENT OFFICER
CALIFORNIA; IRIS JOHNSON, OWNER.	)	JAMISON COLE
	)	
	)	
	)	[RCO No. 457]

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

1. I am currently employed by the Riverside County Code Enforcement Department as a Code Enforcement Officer. My current official duties as a Code Enforcement Officer include inspecting property for violations and enforcement of the provisions of Riverside County Ordinances.

2. On May 1, 2014, I conducted an inspection of the real property described as 13955 United Road, Desert Hot Springs, Riverside County, California, and further described as Assessor's Parcel Number 663-222-006 (hereinafter described as "THE PROPERTY"). A true and correct copy of a Thomas Brothers map page indicating the location of THE PROPERTY is attached hereto and incorporated herein by reference as Exhibit "A."

3. A review of County records and documents disclosed that THE PROPERTY is owned by Iris Johnson (hereinafter referred to as "OWNER"). A certified copy of the County Equalized Assessment Roll for the 2014-2015 tax year and a copy of the report generated from the County Geographic Information System ("GIS") is attached hereto and incorporated herein by reference as Exhibit "B."

4. Based on the Lot Book Report from RZ Title Service dated May 2, 2014, it is determined that other parties may potentially hold a legal interest in THE PROPERTY, to wit: Sunshine Holdings, LTD., Option One Mortgage Corporation, 13955 United Trust, Southwest Financial Corporation, HSBC Bank, USA and Mission Springs Water District, (hereinafter referred to as "INTERESTED PARTIES"). A true and correct copy of the Lot Book Report is attached hereto and incorporated herein by reference as Exhibit "C."

FORM APPROVED COUNTY COUNSEL

DATE

BY: SOPHIA H. CHOI

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1           5.       On May 1, 2014, I arrived at THE PROPERTY to conduct an inspection. I entered the  
2 unfenced and vacant property and observed the following conditions which cause the dwelling to be  
3 substandard and THE PROPERTY to constitute a public nuisance in violation of the provisions set forth  
4 in Riverside County Ordinance ("RCO") No. 457.

5 Dwelling:

- 6           1)       Lack of or improper water closet, lavatory, bathtub, shower or kitchen sink;  
7           2)       Hazardous wiring;  
8           3)       Members of walls, partitions or other vertical supports that split, lean, list or buckle due to  
9           4)       Members of ceilings, roofs, ceiling and roof supports or other horizontal members which  
10          5)       Faulty weather protection;  
11          6)       General dilapidation or improper maintenance;  
12          7)       Public and attractive nuisance – abandoned/vacant.

13           6.       On May 1, 2014, a Notice of Violation, Notices of Defects and "Danger Do Not Enter"  
14 signs were posted on THE PROPERTY.

15           7.       On June 10, 2014, a Notice of Violation and Notice of Defects were mailed to OWNER  
16 and INTERESTED PARTIES by first class mail, and certified mail with return receipt requested.

17           8.       A site plan and photographs depicting the conditions of THE PROPERTY are attached  
18 hereto and incorporated herein by reference as Exhibit "D."

19           9.       True and correct copies of each Notice issued in this matter and other supporting  
20 documentation are attached hereto and incorporated herein by reference as Exhibit "E."

21           10.      Follow up inspections on June 25, 2014, July 31, 2014, and August 18, 2014, revealed the  
22 substandard structure (dwelling) remained on THE PROPERTY and continues to be in violation of RCO  
23 No. 457.

24           11.      Based upon my experience, knowledge and visual observations, it is my determination  
25 that the substandard structure (dwelling) on THE PROPERTY creates an extreme health, safety, fire and  
26 structural hazard to the neighbors and general public and constitute a public nuisance in violation of the  
27 provisions set forth in RCO No. 457.

28 ///

///

1           12.     Furthermore, a recent inspection showed the substandard structure (dwelling) remains on  
2 THE PROPERTY and constitute a public nuisance in violation of the provisions set forth of RCO No. 457.

3           13.     A Notice of Pendency of Administrative Proceedings regarding the substandard structure  
4 was recorded in the Office of the County Recorder, County of Riverside, State of California, on July 9,  
5 2014, as Instrument Number 2014-0255209. A true and correct copy is attached hereto and incorporated  
6 herein by reference as Exhibit "F."

7           15.     A Notice to Correct County Ordinance Violations and Abate Public Nuisance, providing  
8 notice of the Board of Supervisors' hearing was mailed to OWNER and INTERESTED PARTIES by first  
9 class mail and was posted on THE PROPERTY. A true and correct copy of the Notice, together with  
10 Proof of Service and the Affidavit of Posting of Notice are attached hereto and incorporated herein as  
11 Exhibit "G."

12           16.     Significant rehabilitation, removal and/or demolition of the substandard structure and  
13 removal and disposal of all structural materials, rubbish and debris are required to abate the public  
14 nuisance and bring THE PROPERTY into compliance with RCO No. 457, the Health and Safety, Uniform  
15 Housing, Administrative and Abatement of Dangerous Buildings Codes.

16           17.     Accordingly, the following findings and conclusions are recommended:

17                   (a)     the structure (dwelling) be condemned as a substandard building, public and  
18 attractive nuisances;

19                   (b)     the OWNER, or whoever has possession or control of THE PROPERTY, be  
20 required to rehabilitate or demolish said structure, including the removal and disposal of all structural  
21 debris and materials, on THE PROPERTY in accordance with the provisions of RCO No. 457;

22     ///

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24     ///

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26     ///

27     ///

28     ///

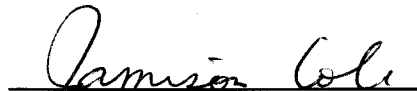
1 (c) the OWNER, or whoever has possession or control of THE PROPERTY, be  
2 ordered to ascertain the existence or non-existence of asbestos containing materials in said structure by  
3 survey and materials sample testing through the Industrial Hygiene Specialist of the County Health  
4 Department, Division of Special Services; and, prior to the abatement ordered in subsection (b) above, to  
5 secure the removal and disposal of all asbestos containing materials discovered through such survey  
6 and testing by contract with a duly certified and licensed contractor for the handling of such materials to  
7 avoid citations and/or fines by South Coast Air Quality Management District ("SCAQMD") pursuant to  
8 SCAQMD Rule NO. 1403;

9 (d) if the substandard structure is not razed, removed and disposed of, or  
10 reconstructed in strict accordance with all Riverside County Ordinances, including but not limited to RCO  
11 No. 457, within ninety (90) days of the date of the Board's Order to Abate, the substandard structure and  
12 contents therein may be abated by representatives of the Riverside County Code Enforcement  
13 Department, a contractor, or the Sheriff's Department upon receipt of an owner's consent or a Court  
14 Order where necessary under applicable law authorizing entry onto THE PROPERTY;

15 (e) that reasonable costs of abatement, after notice and opportunity for hearing, shall  
16 be imposed as a lien on THE PROPERTY, which may be collected as a special assessment against  
17 THE PROPERTY pursuant to Government Code Section 25845 and RCO Nos. 457 and 725.

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

20 Executed this 23<sup>rd</sup> day of October, 2014, at San Jacinto, California.

21  
22  
23   
24 JAMISON COLE  
Code Enforcement Officer  
Code Enforcement Department

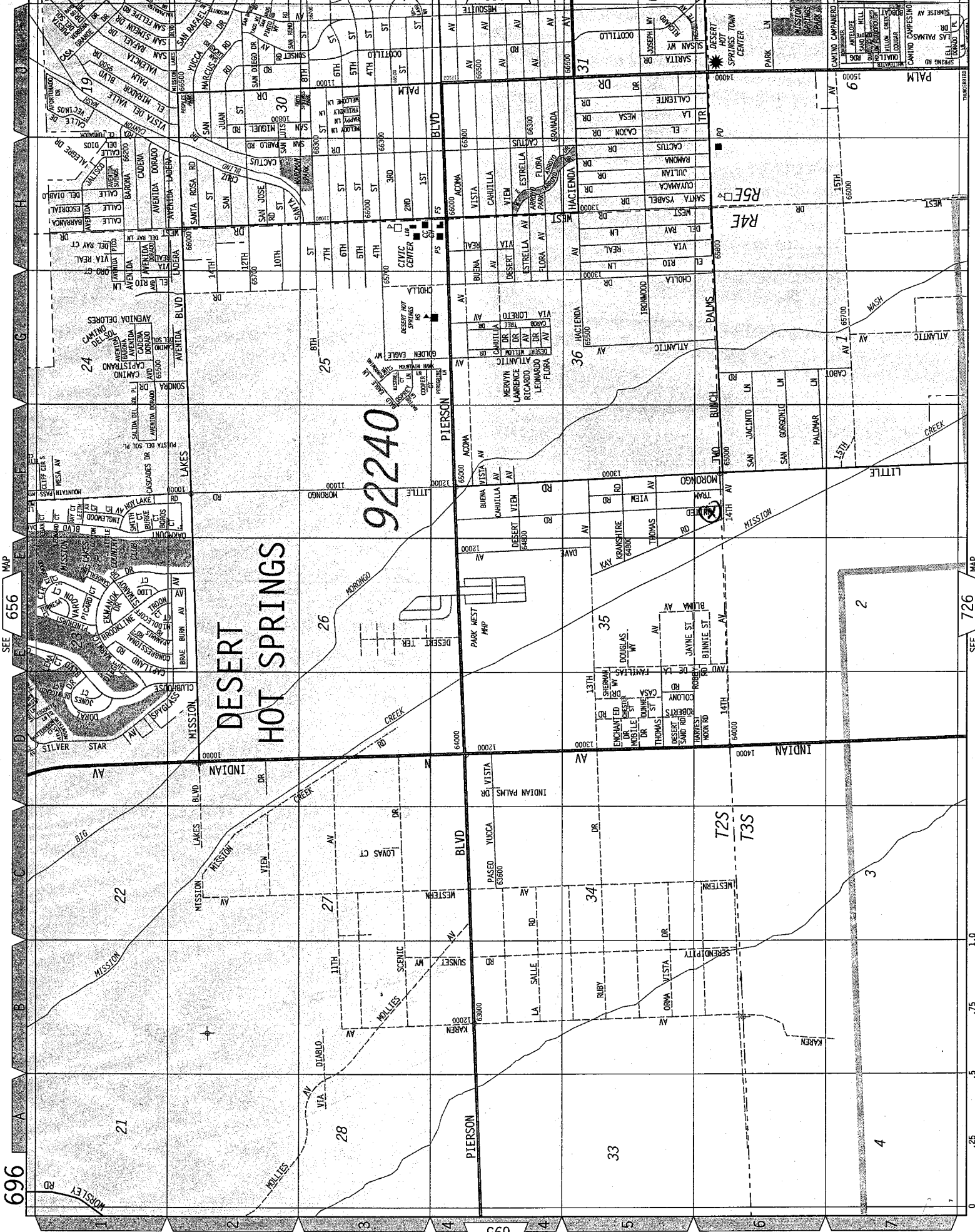
**RECEIVED**  
Code Enforcement Admin.

OCT 27 2014

4080 Lemon St., 12th Fl.  
Riverside, CA 92501



# **EXHIBIT “A”**



SEE 656 MAP

696

SEE 695 MAP

SEE 726 MAP

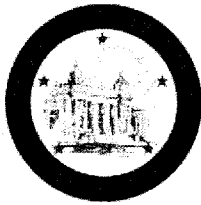
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RAVERSIDE CO.

# **EXHIBIT “B”**

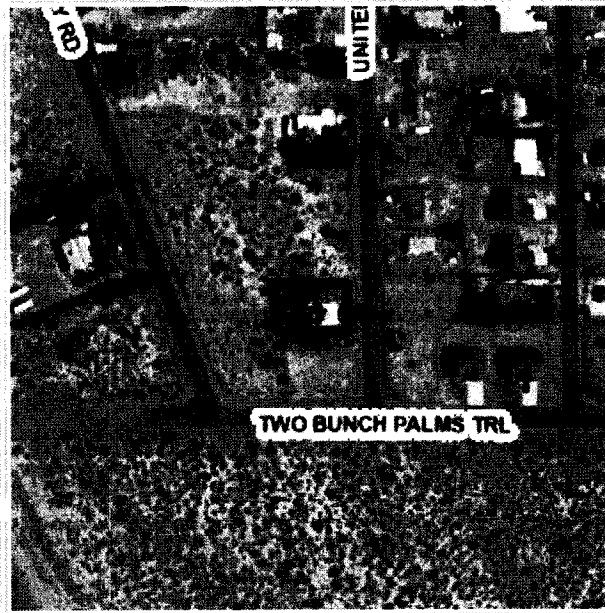
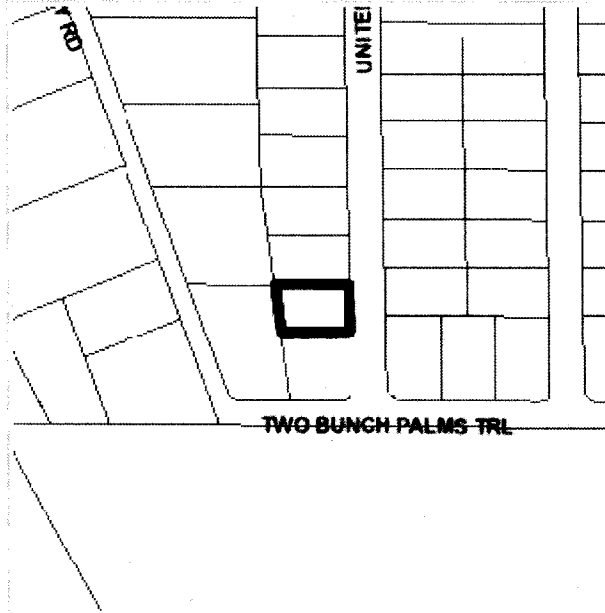
Assessment Roll For the 2014-2015 Tax Year as of January 1,2014

Assessment #663222006-7		Parcel # 663222006-7	
<b>Assessee:</b>	JOHNSON IRIS	<b>Land</b>	8,308
<b>Mail Address:</b>	733 W 124TH ST	<b>Structure</b>	30,494
<b>City, State Zip:</b>	LOS ANGELES CA 90044	<b>Full Value</b>	38,802
<b>Real Property Use Code:</b>	R1	<b>Total Net</b>	38,802
<b>Base Year</b>	1995		
<b>Conveyance Number:</b>	0433932		
<b>Conveyance (mm/yy):</b>	8/2002	<b>View Parcel Map</b>	
<b>PUI:</b>	R010012		
<b>TRA:</b>	61-207		
<b>Taxability Code:</b>	0-00		
<b>ID Data:</b>	Lot 159 MB 030/011 SUNNY SANDS ESTATES 3		
<b>Situs Address:</b>	13955 UNITED RD DSRT HOT SPG CA 92240		



**Riverside County Parcel Report**  
**APN 663-222-006**  
Disclaimer

Report Date: Friday, August 08, 2014



<b>APN</b>	663-222-006-7	<b>Supervisorial District 2011</b>	MARION ASHLEY, DISTRICT 5
		<b>Supervisorial District 2001</b>	MARION ASHLEY, DISTRICT 5
<b>Previous APN</b>	000000000	<b>Township/Range</b>	T2SR4E SEC 35
<b>Owner Name</b>	IRIS JOHNSON	<b>Elevation Range</b>	No Elevation Range available
<b>Address</b>	13955 UNITED RD DSRT HOT SPG, CA 92240	<b>Thomas Bros. Map Page/Grid</b>	PAGE: 696 GRID: F6
<b>Mailing Address</b>	733 W 124TH ST LOS ANGELES CA, CA 90044	<b>Indian Tribal Land</b>	Not in Tribal Land
<b>Legal Description</b>	Recorded Book/Page: <u>MB 30/11</u> Subdivision Name: SUNNY SANDS ESTATES 3 Lot/Parcel: 159 Block: Not Available Tract Number: Not Available	<b>City Boundary/Sphere</b>	Not within a City Boundary City Sphere: DESERT HOT SPRINGS Annexation Date: Not Applicable No LAFCO Case # Available Proposals: Not Applicable
<b>Lot Size</b>	Recorded lot size is 0.22 acres	<b>March Joint Powers Authority</b>	NOT WITHIN THE JURISDICTION OF

			THE MARCH JOINT POWERS AUTHORITY
<b>Property Characteristics</b>	Constructed: 1961 Baths: 1.00 Bedrooms: 2 Const. Type: WOOD FRAME Prop Area: 828 SqFt Roof Type: COMPOSITION Stories: 1	<b>County Service Area</b>	Not in a County Service Area
<b>Specific Plans</b>	Not within a Specific Plan	<b>Historic Preservation Districts</b>	Not in an Historic Preservation District
<b>Land Use Designations</b>	MDR	<b>Agricultural Preserve</b>	Not in an agricultural preserve
<b>General Plan Policy Overlays</b>	Not in a General Plan Policy Overlay Area	<b>Redevelopment Areas</b>	PROJECT AREA NAME: MCPA SUBAREA NAME: Garnet - Sub Area AMENDMENT NUMBER: 0 ADOPTION DATE: 2010-05-13 ACREAGE: 2588 ACRES
<b>Area Plan (RCIP)</b>	Western Coachella Valley	<b>Airport Influence Areas</b>	Not in an Airport Influence Area
<b>General Plan Policy Areas</b>	None	<b>Airport Compatibility Zones</b>	Not in an Airport Compatibility Zone
<b>Zoning Classifications (ORD. 348)</b>	Zoning: W-2 CZNumber: 0	<b>Zoning Districts and Zoning Areas</b>	PASS & DESERT, DIST
<b>Zoning Overlays</b>	Not in a Zoning Overlay	<b>Community Advisory Councils</b>	Not in a Community Advisory Council Area
<b>CVMSHCP (Coachella Valley Multi-Species Habitat Conservation Plan) Plan Area</b>	WITHIN THE COACHELLA VALLEY MSHCP FEE AREA MSHCP Plan Area	<b>WRMSHCP (Western Riverside County Multi-Species Habitat Conservation Plan) Cell Group</b>	Not in a Cell Group
<b>CVMSHCP (Coachella Valley Multi-Species Habitat Conservation Plan) Conservation Area</b>	Not in a Conservation Area	<b>WRMSHCP Cell Number</b>	None

<b>CVMSHCP Fluvial Sand Transport Special Provision Areas</b>	Not in a Fluvial Sand Transport Special Provision Area	<b>HANS/ERP (Habitat Acquisition and Negotiation Strategy/Expedited Review Process)</b>	None
<b><u>WRMSHCP (Western Riverside County Multi-Species Habitat Conservation Plan) Plan Area</u></b>	None	<b>Vegetation (2005)</b>	No Data Available
<b>High Fire Area (Ord. 787)</b>	Not in a High Fire Area	<b>Fire Responsibility Area</b>	Not in a Fire Responsibility Area
<b><u>CVMSHCP (Coachella Valley Multi-Species Habitat Conservation Plan) Fee Area (Ord 875)</u></b>	WITHIN THE COACHELLA VALLEY MSHCP FEE AREA MSHCP Fee Area	<b>RBBD (Road &amp; Bridge Benefit District)</b>	Not in a District
<b><u>WRMSHCP (Western Riverside County Multi-Species Habitat Conservation Plan) Fee Area (Ord. 810)</u></b>	NOT WITHIN THE WESTERN RIVERSIDE COUNTY MSHCP FEE AREA	<b><u>DIF (Development Impact Fee Area Ord. 659)</u></b>	WESTERN COACHELLA VALLEY
<b><u>Western TUMF (Transportation Uniform Mitigation Fee Ord. 824)</u></b>	NOT WITHIN THE WESTERN TUMF FEE AREA	<b><u>SKR Fee Area (Stephen's Kagaroo Rat Ord. 663.10)</u></b>	Not within a SKR Fee Area
<b><u>Eastern TUMF (Transportation Uniform Mitigation Fee Ord. 673)</u></b>	IN OR PARTIALLY WITHIN A TUMF FEE AREA. SEE MAP FOR MORE INFORMATION. EAST	<b>DA (Development Agreements)</b>	Not in a Development Agreement Area
<b>Circulation Element Ultimate Right-of-Way</b>	Not in a Circulation Element Right-of-Way	<b>Road Book Page</b>	167B
		<b>Transportation Agreements</b>	Not in a Transportation Agreement
		<b>CETAP (Community and Environmental Transportation Acceptability Process) Corridors</b>	Not in a CETAP Corridor

<b>Flood Plan Review</b>	RCFC	<b>Watershed</b>	WHITEWATER
<b>Water District</b>	DWA	<b>California Water Board</b>	None
<b>Flood Control District</b>	RIVERSIDE COUNTY FLOOD CONTROL DISTRICT		
<b>Fault Zone</b>	Not in a Fault Zone	<b>Paleontological Sensitivity</b>	Low Potential: FOLLOWING A LITERATURE SEARCH, RECORDS CHECK AND A FIELD SURVEY, AREAS MAY BE DETERMINED BY A QUALIFIED VERTEBRATE PALEONTOLOGIST AS HAVING LOW POTENTIAL FOR CONTAINING SIGNIFICANT PALEONTOLOGICAL RESOURCES SUBJECT TO ADVERSE IMPACTS.
<b>Faults</b>	Not within a 1/2 mile of a Fault		
<b>Liquefaction Potential</b>	Moderate		
<b>Subsidence</b>	Susceptible		
<b>School District</b>	PALM SPRINGS UNIFIED	<b>Tax Rate Areas</b>	061207 CITRUS PEST CONTROL 2 COACHELLA VALLEY RESOURCE CONSER COUNTY FREE LIBRARY COUNTY STRUCTURE FIRE PROTECTION COUNTY WASTE RESOURCE MGMT DIST CSA 152 CV MOSQ & VECTOR CONTROL DESERT COMMUNITY COLLEGE DESERT HOSPITAL DESERT HOT SPRGS CO WATER IMP F DESERT HOT SPRINGS COUNTY WATER DESERT WATER AGENCY 10TH FRINGE FLOOD CONTROL ADMINISTRATION FLOOD CONTROL ZONE 6 GENERAL GENERAL PURPOSE MID-COUNTY PRJ AMD 2-AB1290 PALM SPRINGS
<b>Communities</b>	North Palm Springs		
<b>Lighting (Ord. 655)</b>	Not Applicable		
<b>2010 Census Tract</b>	044507		
<b>Farmland</b>	URBAN-BUILT UP LAND		



**Special Notes**      No Special Notes

PUBLIC CEMETERY  
 PALM SPRINGS UNIF  
 B & I 1992-A  
 PALM SPRINGS  
 UNIFIED SCHOOL  
 RIV CO REG PARK &  
 OPEN SPACE  
 RIV. CO. OFFICE OF  
 EDUCATION

**Building Permits**

Case #	Description	Status
BRR110044	CWP RESIDENTIAL REROOF	FINAL
BZ160489	ADD CARPORT & STORAGE TO DWELLING	FINAL

**Environmental Health Permits**

Case #	Description	Status
No Environmental Health Permits	Not Applicable	Not Applicable

**Planning Cases**

Case #	Description	Status
No Planning Cases	Not Applicable	Not Applicable

**Code Cases**

Case #	Description	Status
CV1401487	ABATEMENT	OPEN

# **EXHIBIT “C”**



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

## Lot Book Report

Order Number: **31701**

**Customer:**

RIVERSIDE COUNTY TLMA-CODE INFORCEMENT

4080 Lemon Street

Riverside

CA 92501

Attn:

Brent Steele

Reference:

CV14-01487/Officer Cole

IN RE:

JOHNSON, IRIS

Order Date: 5/8/2014

Dated as of: 5/2/2014

County Name: Riverside

FEE(s):

Report: \$120.00

Property Address: 13955 United Rd

Desert Hot Springs

CA 92240

Assessor's Parcel No. : 663-222-006-7

**Assessments:**

Land Value:	\$8,271.00
Improvement Value:	\$30,357.00
Exemption Value:	\$0.00
Total Value:	\$38,628.00

## Tax Information

Property Taxes for the Fiscal Year	2013-2014
Total Annual Tax	\$509.30
Status: Paid through	06/30/2014

## Property Vesting

The last recorded document transferring title of said property

Dated 08/04/2002

Recorded 08/07/2002



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

Order Number: 31701

Reference: CV14-01487/Offic

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Document No.	2002-433932
D.T.T.	\$0.00
Grantor	Ella Johnson
Grantee	Iris Johnson

## Deeds of Trust

Position No.	1st
A Deed of Trust Dated	04/07/1994
Recorded	05/09/1994
Document No.	188882
Amount	\$9,800.00
Trustor	R. L. Johnson and Ella Johnson, his wife
Trustee	Manhattan Financial Corporation, a California Corporation
Beneficiary	Sunshine Holdings LTD., a Nevada corporation

Note: Document recorded with incorrect/incomplete legal description

Assignment Dated	10/28/1995
Recorded	10/31/1995
Document No.	364227
Assigned to	13955 United Trust, Southwest Financial Corporation, a Nevada Corporation, as Trustee

Position No.	2nd
An All-Inclusive Deed of Trust Dated	04/07/1994
Recorded	05/09/1994
Document No.	188883
Amount	\$27,000.00
Trustor	R. L. Johnson and Ella Johnson, his wife
Trustee	First American Title Insurance Company, a California Corporation
Beneficiary	Sunshine Holdings LTD., a Nevada Corporation



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

Order Number: 31701  
Reference: CV14-01487/Office

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Incorporated Deed of Trust Recorded	05/09/1994
Document No.	188881
Amount	\$17,200.00
has been reconveyed.	
Assignment Dated	10/28/1995
Recorded	10/31/1995
Document No.	364228
Assigned to	13955 United Trust, Southwest Financial Corporation, a Nevada Corporation as Trustee
Position No.	3rd
A Deed of Trust Dated	08/04/1998
Recorded	08/13/1998
Document No.	339383
Amount	\$42,000.00
Trustor	R.L. Johnson and Ella Johnson, husband and wife as joint tenants
Trustee	Premier Trust Deed Services, Inc.
Beneficiary	Option One Mortgage Corporation, a California Corporation
Assignment Dated	04/03/2006
Recorded	05/01/2006
Document No.	2006-0315961
Assigned to	HSBC Bank USA, National Association, as trustee for Securitized Asset Securities Corporation Mortgage Pass-Through Certificates Series 2004-SC1

### Additional Information

A Notice of Lien Recorded	02/04/2004
Document No.	2004-0083060
Amount	\$1,421.86
Owner	Iris Johnson
Claimant	Mission Springs Water District



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

Order Number: 31701  
Reference: CV14-01487/Offic

---

Notice of Non-Compliance filed by	County of Riverside Code Enforcement Department
In the matter of the property of	Iris Johnson
Case No.	CV08-02260 & CV08-02262
Recorded	09/09/2008
Document No.	2008-0496389

Notice of Non-Compliance filed by	County of Riverside Code Enforcement Department
In the matter of the property of	Iris Johnson
Case No.	CV09-04164
Recorded	07/07/2009
Document No.	2009-0349988

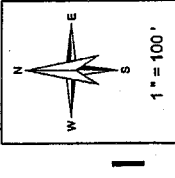
### Legal Description

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

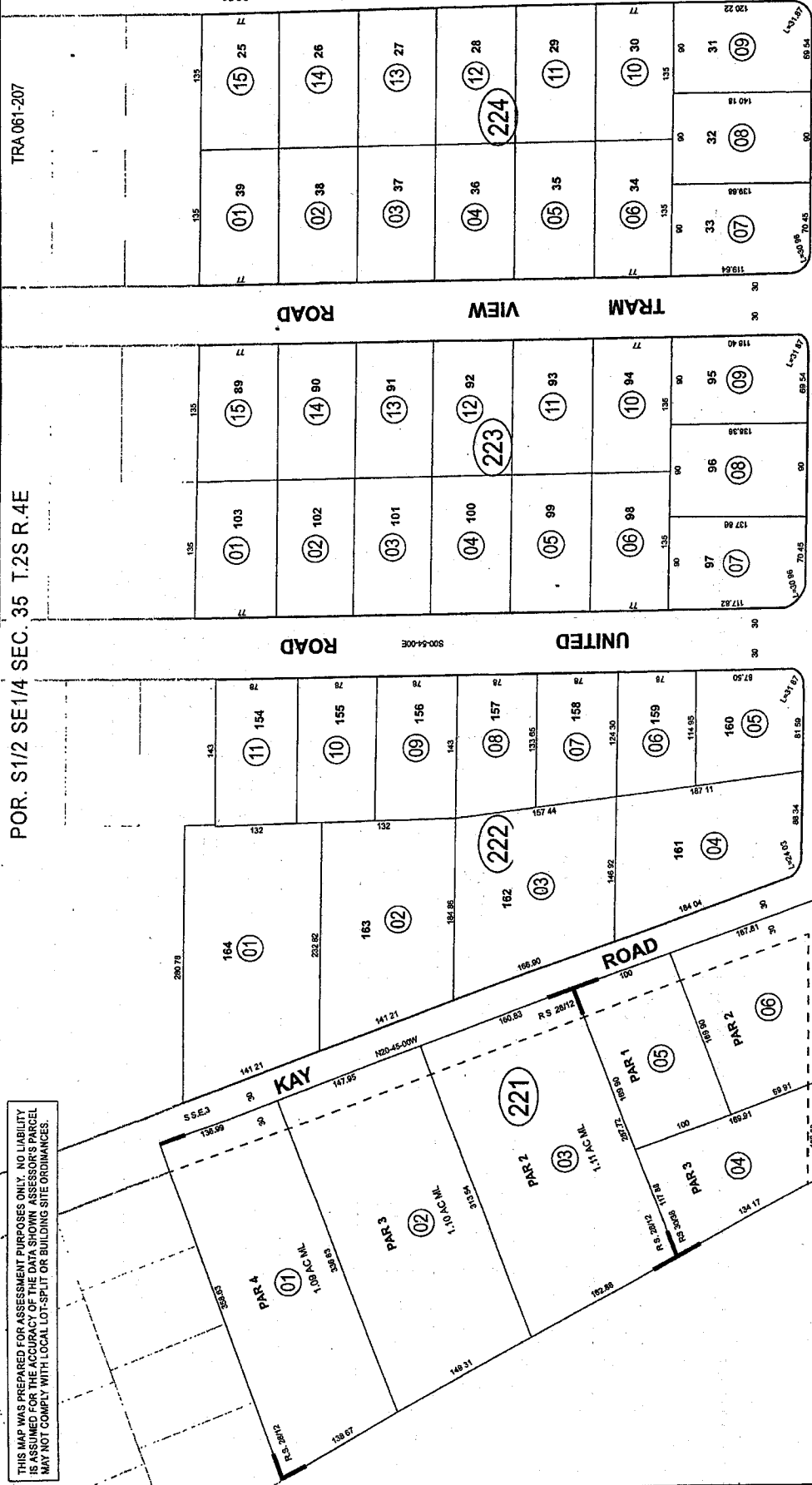
LOT 159 OF SUNNY SAND ESTATES UNIT NO. 3, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 30 PAGES 11, 12 AND 13 OF MAPS, RECORDS OF SAID COUNTY RECORDER.

POR. S1/2 SE1/4 SEC. 35 T.2S R.4E

663-22  
24-35-6



TRA 061-207



THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCEL MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.

**Legend**

- LA Lines
- - - Right-of-Way
- - - Old Lot Lines
- - - Reference P.O.W
- - - Other Easements
- - - Easement Area
- - - Subsequent To Map

**Map Reference**

MB 30/11-13 SUNNY SANDS ESTATES UNIT 3  
RS 28/12  
RS 30/33

Bk 663 Pg 19	Bk 663 Pg 20	Bk 663 Pg 21	Bk 665 Pg 03
			Bk 666 Pg 04

TRAIL

TWO BUNCH PALMS

RS-3026

RS 28/12

RS 30/33

SSE3

SSE3



ASSESSOR'S MAP BK663 PG.22  
Riverside County, Calif.

J Morgan

March 2010

Order No.  
Escrow No.  
Loan No.

DOC # 2002-433932

08/07/2002 08:00A Fee:7.00

Page 1 of 1

Recorded in Official Records

County of Riverside

Gary L. Orso

Assessor, County Clerk & Recorder



WHEN RECORDED MAIL TO:

IRIS JOHNSON  
733 W 124th St  
L.A Ca 90044

M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MISC.
			1			✓			
					2				LC
A	R	L	COPY	LONG	REFUND	NCHG	EXAM		

(9)

DOCUMENTARY TRANSFER TAX \$ 0

..... Computed on the consideration or value of property conveyed; OR

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

Signature of Declarant or Agent determining tax - Firm Name

TRA:014

### QUITCLAIM DEED

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

ELLA JOHNSON



do(es) hereby REMISE, RELEASE AND FOREVER QUITCLAIM to

IRIS JOHNSON

the real property in the City of  
County of RIVERSIDE

Lot 159 of SUNNY SAND ESTATES UNIT No. 3, AS SHOWN BY MAP ON FILE IN BOOK OF PAGE (S) 11, 12 AND 13 OF MAPS, RECORD RECORDS OF RIVERSIDE COUNTY, CALIFORNIA. State of California, described as

Dated 8-4-02

ELLA JOHNSON  
ELLA JOHNSON

STATE OF CALIFORNIA }  
COUNTY OF RIVERSIDE } ss.

On August 4 2002 before me,

JOHN A. WEBB

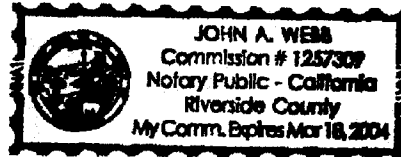
personally appeared ELLA JOHNSON

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.

Signature John A. Webb

MAIL TAX STATEMENTS TO:



(This area for official notarial seal)



382

Requested By  
RECORDED BY  
First American Title

RECEIVED FOR RECORD  
AT 8:00 O'CLOCK

MAY - 9 1994

Handwritten initials and numbers: 13

WHEN RECORDED MAIL TO  
Sunshine Holdings, Ltd.  
P. O. Box 2337  
Rancho Mirage, Calif. 92270

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

This Deed of Trust, made this 7th day of April 1994 between  
R. L. JOHNSON AND ELLA JOHNSON, his wife, herein called TRUSTOR,  
whose address is 13955 United Road, Desert Hot Springs, California 92240  
(number and street) (city) (state)  
and SUNSHINE HOLDINGS LTD., a Nevada corporation, herein called BENEFICIARY,

MANHATTAN FINANCIAL CORPORATION, a California corporation, herein called TRUSTEE,  
Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE,  
that property in RIVERSIDE County, California, described as:

Lot 139 of SUNNY SANDS ESTATES UNIT NO. 3, as per map recorded  
in Book 30, Pages 11 through 13 of Maps, Riverside County, California.  
This is a purchase money second deed of trust and is recording  
concurrently with a first deed of trust and is given to secure a portion  
of the purchase price of the herein described property.

"Upon conveyance by Trustor of their title hereto or in any manner  
thereof, the entire unpaid balance of principal and interest shall  
immediately become due and payable.

THIS DEED OF TRUST IS SECOND AND JUNIOR TO THE DEED OF TRUST RECORDING  
CONCURRENTLY HERETH

TOGETHER WITH the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon  
Beneficiary by paragraph (10) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

For the Purpose of Securing: 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebted-  
ness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 9,800.00  
executed by Trustor in favor of Beneficiary or order. 3. Payment of such further sums as the then record owner of said property hereafter may borrow  
from Beneficiary, when evidenced by another note (or notes) reciting it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees: By the execution and delivery of this Deed of Trust and the note secured hereby, that  
provisions (1) to (14), inclusive, of the fictitious deed of trust recorded in Los Angeles County, Ventura County and Orange County, April 27th,  
1962; Riverside County, July 18, 1968; Kern County on February 19th, 1969; Imperial County on April 22nd, 1969; San Bernardino County on  
January 15th, 1970; San Diego County on January 29, 1971 and San Luis Obispo County on May 31, 1977, in the book and at the page of Official  
Records in the office of the county recorder of the county where said property is located, noted below opposite the name of such county, viz:

County	Book	Page	County	Book	Page	County	Acct. No.
Los Angeles	E0354	288	Orange	8081	111	Riverside	0972
Ventura	2142	208	Imperial	1277	216	San Diego	1687
Kern	6245	117	San Bernardino	7372	218	San Luis Obispo	2384

(which provisions identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as  
fully as though set forth herein at length; that he will observe and perform said provisions; and that the references to property, obligations, and parties  
in said provisions shall be construed to refer to the property, obligations, and parties set forth in this Deed of Trust.

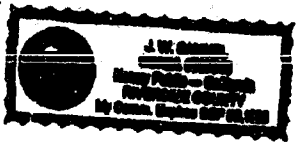
The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address herein-  
before set forth.

STATE OF CALIFORNIA  
County of Riverside

On April 14, 1994  
and for said State, personally appeared R. L. JOHNSON AND ELLA JOHNSON

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.  
Signature *[Handwritten Signature]*



RECORDER: Please index as Deed of Trust, Indenture, Rents and Profits for Special Notice

alth,  
The Company  
Reliance  
A Reliant Group Holdings Company



20198, 11/92

00000000

694

THIS MICROFILM COPYRIGHTED 1994  
BY SECURITY UNION TITLE INSURANCE COMPANY, ORANGE MICRO-GRAPHICS DIVISION.

Processing Requested By  
Recording Company

RECEIVED FOR RECORD  
AT 8:00 O'CLOCK

MAY - 9 1994

13-

WHEN RECORDED MAIL TO

Sunshine Holdings, Ltd.  
P. O. Box 2337  
Rancho Mirage, Calif. 92270

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

This Deed of Trust, made this 7th day of April 1994 between  
R. L. JOHNSON AND ELLA JOHNSON, his wife, herein called TRUSTOR,  
whose address is 13955 United Road, Desert Hot Springs, California 92240  
(number and street) (city) (state)

and SUNSHINE HOLDINGS LTD., a Nevada corporation, herein called BENEFICIARY,  
MANHATTAN FINANCIAL CORPORATION, a California corporation, herein called TRUSTEE,  
Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE,  
that property in RIVERSIDE County, California, described as:

Lot 139 of SUNNY SANDS ESTATES UNIT NO. 3, as per map recorded  
in Book 30, Pages 11 through 13 of Maps, Riverside County, California.

This is a purchase money second deed of trust and is recording  
concurrently with a first deed of trust and is given to secure a portion  
of the purchase price of the herein described property.

"Upon conveyance by Trustor of their title hereto or in any manner  
thereof, the entire unpaid balance of principal and interest shall  
immediately become due and payable.

THIS DEED OF TRUST IS SECOND AND JUNIOR TO THE DEED OF TRUST RECORDING  
CONCURRENTLY HEREWITH

TOGETHER WITH the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon  
Beneficiary by paragraph (10) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

For the Purpose of Securing: 1. Performance of each agreement of Trustor incorporated by reference or contained herein; 2. Payment of the indebted-  
ness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 9,800.00  
executed by Trustor in favor of Beneficiary or order; 3. Payment of such further sums as the then record owner of said property hereafter may borrow  
from Beneficiary, when evidenced by another note (or notes) securing it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees: By the execution and delivery of this Deed of Trust and the note secured hereby, that  
provisions (1) to (14), inclusive, of the fictitious deed of trust recorded in Los Angeles County, Ventura County and Orange County, April 27th,  
1967; Riverside County, July 18, 1968; Kern County on February 19th, 1969; Imperial County on April 22nd, 1969; San Bernardino County on  
January 15th, 1970; San Diego County on January 29, 1971 and San Luis Obispo County on May 31, 1977, in the book and at the page of Official  
Records in the office of the county recorder of the county where said property is located, noted below opposite: the name of such county, viz:

County	Book	Page	County	Book	Page	County	Acct. No.
Los Angeles	T-2554	289	Orange	4081	118	Riverside	89075
Ventura	2143	288	Imperial	1277	282	San Diego	19487
Kern	4245	117	San Bernardino	7372	218	San Luis Obispo	22284

(Which provisions identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as  
fully as though set forth herein at length; that he will observe and perform said provisions; and that the references to property, obligations, and parties  
in said provisions shall be construed to refer to the property, obligations, and parties set forth in this Deed of Trust.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address herein  
before set forth.

STATE OF CALIFORNIA } ss.  
COUNTY OF Riverside  
On April 14, 1994 before me, the under-  
signed, a Notary Public in and for said State, personally appeared  
R. L. Johnson and Ella Johnson

R. L. Johnson  
R. L. Johnson

Ella Johnson  
Ella Johnson

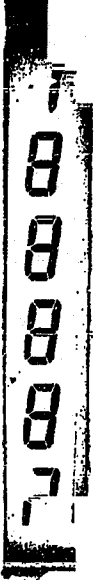
personally known to me (or proved to me on the basis of  
satisfactory evidence) to be the person whose name is subscribed to  
this instrument, and acknowledged that he (she or they) executed  
it.

Signature \_\_\_\_\_

Name (Typed or Printed)

(This area for official notarial seal)

Title Order No. 2008906 Escrow or Loan No. 755



5 9 94

THIS MICROFILM COMPILED 1994  
BY SECURITY UNION TITLE INSUR-  
ANCE COMPANY, ORANGE MICRO-  
GRAPHICS DIVISION.

RECORDER: Please index as Deed of Trust, Assignment of Rents and Request for Special Notice.

2008906

RECORDING REQUESTED BY:  
Investors Title Company - Escrow Division  
AND WHEN RECORDED MAIL TO:

SOUTHWEST FINANCIAL CORPORATION  
P. O. BOX 2337  
RANCHO MIRAGE, CA 92270

364227  
RECEIVED FOR RECORD  
AT 8:00 O'CLOCK

OCT 31 1995

Recorded in Closed System  
of Riverside County, California  
Recorder  
6  
Page 8

THIS SPACE FOR RECORDER'S USE ONLY:

**CORPORATION ASSIGNMENT OF DEED OF TRUST**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to

13888 UNITED TRUST, SOUTHWEST FINANCIAL CORPORATION, A NEVADA CORPORATION AS TRUSTEE

all beneficial interest under that certain Deed of Trust dated April 7, 1994

executed by

R. L. JOHNSON AND ELLA JOHNSON, HIS WIFE, Trustor.

to MANHATTAN FINANCIAL CORPORATION, A CALIFORNIA CORPORATION Trustee,

and recorded as Instrument No. 188882

on May 9, 1994 of Official Records in the County Recorders Office of Riverside, California, describing land therein as:

LOT 189 OF SUNNY SAND ESTATES UNIT NO. 3, AS SHOWN BY MAP ON FILE IN BOOK 30, PAGES 11, 12 AND 13 OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

A.P.#

TRA #014

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

DATED October 28, 1995  
STATE OF CALIFORNIA

COUNTY OF Riverside

On

before me, Harvey Schwantz

a Notary Public in and for said State, personally appeared Harvey Schwantz

SUNSHINE HOLDINGS, LTD., A NEVADA CORPORATION

BY: Harvey Schwantz

HARVEY SCHWANTZ, ASSISTANT SECRETARY

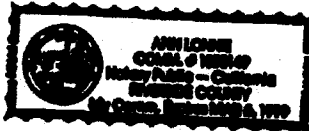
BY: \_\_\_\_\_

BY: \_\_\_\_\_

BY: \_\_\_\_\_

onally known to me (or proved to me on the basis of tory evidence) to be the person(s) whose name(s) subscribed to the within instrument and acknowledged (at he/she/they executed the same in his/her/his/er capacity(ies), and that by his/her/their signature(s) instrument the person(s), or the entity upon behalf of is person(s) acted, executed the instrument.  
my hand and official seal.

Signature Harvey Schwantz



(This area for official notarial seal)

RECORDERS DIVISION  
CLERK  
RIVERSIDE COUNTY, CALIFORNIA

Recording Restricted By  
First American Title Insurance Company  
Order No.  
Escrow No.  
Loan No.

RECEIVED FOR RECORD  
AT 6:00 O'CLOCK  
MAY - 9 1994  
Fees \$ 19

WHEN RECORDED MAIL TO:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**ALL-INCLUSIVE DEED OF TRUST WITH ASSIGNMENT OF RENTS  
(LONG FORM)**

This ALL-INCLUSIVE DEED OF TRUST, made April 7, 1994, between  
R. L. JOHNSON AND ELLA JOHNSON, his wife, herein called TRUSTOR,  
whose address is 13955 United Road, Desert Hot Springs, California 92240  
(Number and Street) (City) (State)  
**FIRST AMERICAN TITLE INSURANCE COMPANY**, a California corporation, herein called TRUSTEE, and  
**SUNSHINE HOLDINGS LTD.**, A Nevada Corporation

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

Lot 159 of SUNNY SAND ESTATES UNIT NO. 3, as shown by map on file in  
Book 30 Pages 11, 12 and 13 of Maps, Records of Riverside County, California.

THIS DEED OF TRUST IS A 3RD DEED OF TRUST AND JUNIOR TO THE 1ST AND 2ND  
DEEDS OF TRUST RECORDING CONCURRENTLY HEREIN.

Together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.  
For the Purpose of Securing (1) payment of the sum of \$ 27,000.00 with interest thereon according to the terms of an all-inclusive promissory note of even date herewith (hereinafter "the Secured Note") made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, and (2) the performance of each agreement of Trustor incorporated by reference or contained herein.

A. Senior Deed(s) of Trust:  
This is an All-Inclusive Deed of Trust, securing the Secured Note and is subject and subordinate to the following instruments:  
(1) A Deed of Trust recorded MAY 9, 1994, as Document No. \_\_\_\_\_, of Official Records of \_\_\_\_\_ County, California, in the original principal sum of \_\_\_\_\_ Dollars  
CONCURRENTLY, in Book \_\_\_\_\_, Page \_\_\_\_\_  
(\$ \_\_\_\_\_) in favor of \_\_\_\_\_ as Payee, securing a note in the original amount of \$ 17,200.00  
(1) A Deed of Trust recorded MAY 9, 1994, as Document No. \_\_\_\_\_, of Official Records of \_\_\_\_\_ County, California, in the original principal sum of \_\_\_\_\_ Dollars  
CONCURRENTLY, in Book \_\_\_\_\_, Page \_\_\_\_\_  
NINETY EIGHT HUNDRED AND NO/100  
(\$ 9,800.00) in favor of Sunshine Holdings Ltd., a Nevada corporation as Payee, securing a note in the original amount of \$ \_\_\_\_\_  
The Promissory Note(s) secured by said Deed(s) of Trust is (are) hereinafter referred to as the "Senior Note(s)".

B. To protect the Security of the All-Inclusive Deed of Trust, Trustor agrees:  
(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereon; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.  
(2) To provide, maintain and deliver to Beneficiary fire, vandalism and malicious mischief insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice. The provisions hereof are subject to the mutual agreements of the parties as below set forth.  
(3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee and to pay all costs and expenses, including cost of evidence of title and attorneys' fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this All-Inclusive Deed of Trust.  
(4) To pay: (a) at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; (b) when due, subject to the mutual agreements of the parties as below set forth, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior herein; (c) all allowable expenses of this Trust.  
Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or

0000000000

76694

THIS MICROFILM COPYRIGHTED 1994 BY SECURITY ACTION TITLE INSURANCE COMPANY, ORANGE MICROGRAPHICS DIVISION.

compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto, and, in exercising any such power, shall pay allowable expenses.

(5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof.

C. It is mutually agreed

(1) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above precluded for disposition of proceeds of fire or other insurance.

(2) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.

(3) That in any event of default of the Secured Note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness All-Inclusive Deed of Trust and the Secured Note for endorsement, consent to the making of any map or plat thereof; join in granting any encumbrance thereon; secured hereby, Trustee may reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any encumbrance thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

(4) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this All-Inclusive Deed of Trust and the Secured Note to Trustee for cancellation and retention or other disposition as Trustee in its sole discretion may choose and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any moneys or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto."

(5) That as additional security, Trustee hereby gives and confers upon Beneficiary the right, power and authority, during the continuance of these trusts, to collect the rents, issues and profits of said property, reserving unto Trustee the right, power and authority to be appointed by a court, and without regard to any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, in his own name the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less allowable expenses of operation, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits, and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(6) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this All-Inclusive Deed of Trust, the Secured Note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale either as a whole or in separate parcels, and in such order as may determine, at public auction by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed or deeds shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale after deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale. Trustee shall apply the proceeds of sale to payment of all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto however, all costs, fees and expenses set forth in this paragraph shall not be applicable to or charged by the Trustor or his successor in interest.

(7) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustor predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this All-Inclusive Deed of Trust is recorded and the name and address of the new Trustee.

(8) That this All-Inclusive Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby whether or not named as Beneficiary herein. In this All-Inclusive Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(9) That Trustee accepts this Trust when this All-Inclusive Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

D. The Parties Further Agree:

(1) By Beneficiary's acceptance of this All-Inclusive Deed of Trust, Beneficiary agrees that, provided Trustor is not in default on the Secured Note, Beneficiary shall pay all installments of principal and interest which become due under the terms of the Senior Note(s). In the event Trustor shall be in default on the Secured Note, Beneficiary's obligation under the Senior Note(s) is deferred until the default under the Secured Note is cured. Should the Beneficiary default in any of the installments as to the payment on the Senior Note(s) at a time when Trustor is not in default in the performance of the obligations of the Trustor under the Secured Note or this All-Inclusive Deed of Trust, the Trustor may make said payments directly to the holder of such Senior Note(s) and all payments so made shall be credited to the Secured Note against the next succeeding installments of principal and interest. Nothing contained herein shall be construed to create a third party beneficiary relationship between the Beneficiary and any other person.

(2) Notwithstanding any covenants contained in the Senior Note(s) or Deed(s) of Trust securing same, Beneficiary shall have no further duty under this All-Inclusive Deed of Trust when: (i) the lien of this All-Inclusive Deed of Trust has been extinguished by foreclosure sale or (ii) this All-Inclusive Deed of Trust has been duly reconveyed after payment in full of the Secured Note and subsequent to the payment by the Beneficiary herein of Trust or a portion of the Senior Note(s) which the Beneficiary herein is required to pay to the holder of said Senior Note(s).

Should Trustor be in default under the terms of the Secured Note and if Beneficiary consequently incurs any penalties, charges, or other expenses on account of the Senior Note(s) during the period of such default, the amount of such penalties, charges and expenses shall be immediately added to the principal amount of the Secured Note and shall be immediately payable by Trustor to Beneficiary.

If at any time the total of the unpaid balance of the Secured Note, the accrued interest thereon, all other sums due under the terms thereof and all sums advanced by Beneficiary pursuant to the terms of this All-Inclusive Deed of Trust, is equal to or less than the unpaid principal balance of the Senior Note(s) and accrued interest thereon, the Secured Note, at the option of Beneficiary, shall be cancelled and said property shall be reconveyed from the lien of this All-Inclusive Deed of Trust.

(3) Trustor and Beneficiary agree that in the event the proceeds of any condemnation award or settlement in lieu thereof, or the proceeds of any casualty insurance covering depreciable improvements located upon said property, are applied by the holder of the Senior Note(s) in reduction of the unpaid principal amount thereof, the unpaid principal balance of the Note secured hereby shall be reduced by an equivalent amount and be deemed applied to the last sums due under the Secured Note.

(4) At such time as the Secured Note becomes fully due and payable, the unpaid indebtedness of principal and interest owing thereon shall be reduced by the then unpaid balance of principal and interest due on the Senior Note(s).

(5) Any demand hereunder delivered by Beneficiary to Trustee for the foreclosure of the lien of this All-Inclusive Deed of Trust may be not more than the sum of the following amounts: (i) The equity of Beneficiary in the note secured hereby being the difference between the then unpaid balance of principal and interest accrued and unpaid on the Secured Note on the date of such foreclosure sale and the then unpaid balance of principal and interest so accrued and unpaid on the Senior Note(s) as of the date of such foreclosure sale; plus (ii) The aggregate of all amounts theretofore paid by Beneficiary pursuant to the terms of this All-Inclusive Deed of Trust prior to the date of such foreclosure sale, for taxes and assessments, insurance premiums, delinquency charges, foreclosure costs, and any other sums advanced by Beneficiary pursuant to the terms of this All-Inclusive Deed of Trust, to the extent the same were not previously repaid by Trustor to Beneficiary; plus (iii) The costs of foreclosure together with attorneys' fees and costs incurred by Beneficiary in enforcing this All-Inclusive Deed of Trust or the Note secured hereby as permitted by law.

(6) Notwithstanding any provision to the contrary herein contained, Beneficiary for himself, his successors and his assigns, agrees that, in the event of a foreclosure of this All-Inclusive Deed of Trust, he will, at the trustee's sale, offer his bid by an amount not exceeding the amount representing the total amount then due under the note secured hereby plus any advances or other disbursements which Beneficiary and his successors or assigns, may, by law, be permitted to include as an offset to his bid, less the then actual total balance due upon any notes or obligations secured by any and all deeds of trust having priority over this All-Inclusive Deed of Trust and covering the above described real property or any portion thereof. The Trustee may rely on any statements received from Beneficiary and Trustor, on the one hand, and Trustee, on the other hand, to the extent of such reliance.

(7) Trustor covenants and agrees that Trustor shall perform and observe all obligations to be performed and observed by Trustor under the Deed(s) of Trust securing the Underlying Note(s).

5 9 9 4

THIS INSTRUMENT COPYWRITING 1994 BY SECURITY UNION TITLE INSURANCE COMPANY, OMAHA, NEBRASKA GRAPHICS DIVISION.

Designated Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at his residence set forth.

Signature of Trustor  
R. L. Johnson  
R. L. Johnson

Signature of Trustor  
Ella Johnson  
Ella Johnson

Signature of Beneficiary  
SUNSHINE HOLDINGS, LTD, A NEVADA CORPORATION

Signature of Beneficiary  
Harvey Schwartz

STATE OF CALIFORNIA  
COUNTY OF Riverside  
On April 14, 1994 before me, the undersigned, a Notary Public in and for said State, personally appeared  
R. L. JOHNSON AND ELLA JOHNSON  
AND HARVEY SCHWARTZ.

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same.

WITNESS my hand and official seal.  
Signature J. W. Samuel  
My commission expires Sept. 2, 1995



(This area for official notarial seal)

STATE OF CALIFORNIA  
County of Riverside

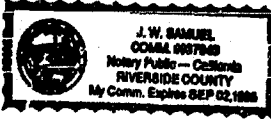
/ appeared  
to the within

On April 14, 1994 before me, the undersigned, a Notary Public in and for said State, personally appeared  
R. L. JOHNSON AND ELLA JOHNSON AND HARVEY SCHWARTZ.

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.

Signature J. W. Samuel  
J. W. Samuel, My commission expires Sept. 2, 1995



THE PARTIES

wealth.  
Lancaster Company  
Reliance  
A Reliance Group Beneficiary Company

THIS MICROFILM COPY DATED 1994  
BY SECURITY BRUSH TITLE INSURANCE COMPANY, ORANGE MICROGRAPHICS DIVISION.

766

DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE

TO FIRST AMERICAN TITLE INSURANCE COMPANY, TRUSTEE:

The undersigned is the legal owner and holder of the note and of all indebtedness secured by the foregoing Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you under the same:

Dated \_\_\_\_\_

Please mail Deed of Trust, Note and Reconveyance to \_\_\_\_\_

Do not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.

RECORDING REQUESTED BY:  
Investors Title Company - Escrow Division  
AND WHEN RECORDED MAIL TO:

SOUTHWEST FINANCIAL CORPORATION  
P. O. BOX 2337  
RANCHO MIRAGE, CA 92270

364228

RECEIVED FOR RECORD  
AT 8:00 O'CLOCK

OCT 31 1995

Recorder  
Page 8

THIS SPACE FOR RECORDER'S USE ONLY:

**CORPORATION ASSIGNMENT OF DEED OF TRUST**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to

13888 UNITED TRUST, SOUTHWEST FINANCIAL CORPORATION, A NEVADA CORPORATION AS TRUSTEE

all beneficial interest under that certain All-Inclusive Deed of Trust dated April 7, 1984

executed by

R. L. JOHNSON AND ELLA JOHNSON, HIS WIFE, Trustor,

to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, Trustee,

and recorded as Instrument No. 188883

on May 9, 1984 of Official Records in the County Recorders Office of Riverside, California, describing land therein as:

LOT 159 OF SUNNY SAND ESTATES UNIT NO. 3, AS SHOWN BY MAP ON FILE IN BOOK 30, PAGES 11, 12 AND 13 OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

A.P.#

TRA #014

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

DATED October 28, 1995

STATE OF CALIFORNIA

COUNTY OF Riverside

On October 28, 1995

before me, Harvey Schwartz

a Notary Public in and for said State, personally appeared Harvey Schwartz

SUNSHINE HOLDINGS, LTD., A NEVADA CORPORATION

BY: Harvey Schwartz  
HARVEY SCHWARTZ, ASSISTANT SECRETARY

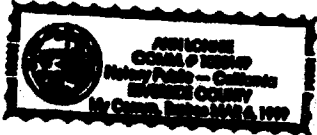
BY: \_\_\_\_\_

BY: \_\_\_\_\_

BY: \_\_\_\_\_

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.

Signature Ann Lennie



(This area for official notarial seal)

Recording Requested By:  
ORANGE COAST TITLE OF LOS ANGELES

WHEN RECORDED MAIL TO:

OPTION ONE MORTGAGE CORPORATION  
P.O. BOX 25060  
SANTA ANA, CA 92799

ATTN: QUALITY CONTROL

Loan Number: 011026642  
Servicing Number: 107505-0

2-97160-9

(Space Above This Line For Recording Date)

339383  
RECEIVED FOR RECORD  
AT 8:00AM

AUG 13 1998

Recorded in Official Records  
of Riverside County, California

Record # 36  
Fee \$

T  
DR

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on August 04, 1998  
The trustor is R.L. JOHNSON AND ELLA JOHNSON HUSBAND AND WIFE AS JOINT TENANTS

30  
15

The trustee is PREMIER TRUST DEED SERVICES, INC.

("Borrower")

The beneficiary is OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

("Trustee")

which is organized and existing under the laws of CALIFORNIA  
and whose address is

2020 EAST FIRST STREET SUITE 100, SANTA ANA, CA 92705

("Lender")

Borrower owes Lender the principal sum of FORTY TWO THOUSAND

AND NO/100THS Dollars (U.S. \$42,000.00)

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 01, 2028

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Riverside County, California:

633 222-006

LOT 159 OF SUNNY HAWK ESTATES UNIT NO. 3, AS SHOWN BY MAP ON FILE IN BOOK 30 PAGE (S) 11, 12, AND 13 OF MAPS, RECORDS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA. EXCEPT THEREFROM ALL OIL, GAS, MINERALS AND OTHER HYDROCARBONS, BELOW A DEPTH OF 100 FEET, WITHOUT THE RIGHT OF SURFACE ENTRY, AS RESERVED IN DEEDS OF RECORD.

which has the address of 13955 UNITED ROAD, DESERT HOT SPRINGS

(Street, City)

California 92240 ("Property Address");  
(Zip Code)

CALIFORNIA - Single Family  
Page 1 of 3

CA AD(0011) (05-27-98)



Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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

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

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a Lender for a federal related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. @ 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits or accounts of which are insured or guaranteed by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; last, to any late charges due under the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this

Loan Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, any insurance proceeds shall be applied first to reimburse Lender for costs and expenses incurred in connection with obtaining any such insurance proceeds, and then, at Lender's option, in such order and proportion as Lender may determine in its sole and absolute discretion, and regardless of any impairment of security or lack thereof: (i) to the sums secured by this Security Instrument, whether or not then due, and to such components thereof as Lender may determine in its sole and absolute discretion; and/or (ii) to Borrower to pay the costs and expenses of necessary repairs or restoration of the Property to a condition satisfactory to Lender. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, Lender may collect the insurance proceeds. Lender may, in its sole and absolute discretion, and regardless of any impairment of security or lack thereof, use the proceeds to repair or restore the Property or to pay the sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

If Borrower obtains earthquake insurance, any other hazard insurance, or any other insurance on the Property and such insurance is not specifically required by Lender, then such insurance shall (i) name Lender as loss payee thereunder, and (ii) be subject to the provisions of this paragraph 5.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.

Borrower acknowledges that the Lender does not desire to make a loan to Borrower secured by this property on the terms contained in the Note unless the property is to be occupied by Borrower as Borrower's primary/secondary residence. Lender makes non-owner residence loans of different terms. Borrower promises and assures Lender that Borrower intends to occupy this property as Borrower's primary/secondary residence and that Borrower will so occupy this property as its sole primary/secondary residence within sixty (60) days after the date of the Security Instrument. If Borrower breaches this promise to occupy the property as Borrower's primary/secondary residence, then Lender may invoke any of the following remedies, in addition to the remedies provided in the Security Instrument: (1) Declare all sums secured by the Security Instrument due and payable and foreclose the Security Instrument. (2) Decrease the term of the loan and adjust the monthly payments under the Note accordingly, increase the interest rate and adjust the monthly payments under the Note accordingly, or (3) require that the principal balance be reduced to a percentage of either the original purchase price or the appraised value then being offered on non-owner occupied loans.

Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall, at Borrower's own expense, appear in and defend any action or proceeding purporting to affect the Property or any portion thereof or Borrower's title thereto, the validity or priority of the lien created by this Security Instrument, or the rights

an Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

or powers of Lender or trustee with respect to this Security Instrument or the Property. All causes of action of Borrower, whether accrued before or after the date of this Security Instrument, for damage or injury to the Property or any part thereof, or in connection with any transaction financed in whole or in part by the proceeds of the Note or any other note secured by this Security Instrument, by Lender, or in connection with or affecting the Property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact, are, at Lender's option, assigned to Lender, and the proceeds thereof shall be paid directly to Lender who, after deducting therefrom all its expenses, including reasonable attorneys' fees, may apply such proceeds to the sums secured by this Security Instrument or to any deficiency under this Security Instrument or may release any monies so received by it or any part thereof, as Lender may elect. Lender may, at its option, appear in and prosecute in its own name any action or proceeding to enforce any such cause of action and may make any compromise or settlement thereof. Borrower agrees to execute such further assignments and any other instruments as from time to time may be necessary to effectuate the foregoing provisions and as Lender shall request.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate in effect from time to time and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

**10. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Lender may apply, use or release the condemnation proceeds in the same manner as provided in paragraph 5 hereof with respect to insurance proceeds.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

**11. 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 any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or 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 Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this

Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument 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 under the Note.

14. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this 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.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) 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 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; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may 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 in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law. The holder of the Note and this Security Instrument shall be deemed to be the Lender hereunder.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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

Loan Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

to maintenance of the Property.

Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

Borrower shall be solely responsible for, shall indemnify, defend and hold harmless Lender, its directors, officers, employees, attorneys, agents, and their respective successors and assigns, from and against any and all claims, demands, causes of action, loss, damage, cost (including actual attorneys' fees and court costs and costs of any required or necessary repair, cleanup or detoxification of the Property and the preparation and implementation of any closure, abatement, containment, remedial or other required plan), expenses and liability directly or indirectly arising out of or attributable to (a) the use, generation, storage, release, threatened release, discharge, disposal, abatement or presence of Hazardous Substances on, under or about the Property, (b) the transport to or from the Property of any Hazardous Substances, (c) the violation of any Hazardous Substances law, and (d) any Hazardous Substances claims.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, or other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**ADDITIONAL COVENANTS.** Borrower and Lender further covenant and agree as follows:

**21. Acceleration; Remedies.** If any monthly installment under the Note or notes secured hereby is not paid when due, or if Borrower should be in default under any provision of this Security Instrument, or if Borrower is in default under any other deed of trust or other instrument secured by the Property, all sums secured by this Security Instrument and accrued interest thereon shall at once become due and payable at the option of Lender without prior notice and regardless of any prior forbearance. In such event, Lender, at its option, may then or thereafter deliver to Trustee a written declaration of default and demand for sale and shall cause to be filed of record a written notice of default and of election to cause to be sold the Property. Lender shall also deposit with Trustee this Security Instrument and any notes and all documents evidencing expenditures secured hereby.

After the lapse of such time as then may be required by law following recording of such notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Borrower, shall sell the Property at the time and place specified by Trustee in such notice of sale, or at the time to which such noticed sale has been duly postponed, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale, except that Lender may offset its bid to the extent of the total amount owing to it under the Note and this Security Instrument, including Trustee's fees and expenses. Trustee may sell the Property as a whole or in separate parcels if there is more than one parcel, subject to such rights as Borrower may have by law to direct the manner or order of sale, or by such other manner of sale which is authorized by law. Trustee may postpone the time of sale of all or any portion of the Property by public declaration made by Trustee at the time and place last appointed for 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.

**22. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall release this property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for releasing the Property for services rendered if the charging of the fee is permitted under applicable law.

**23. Substitute Trustee.** Lender may, from time to time, by instrument in writing, substitute a successor or successors to any Trustee named in this Security Instrument or acting hereunder. Such instrument shall be executed and acknowledged by Lender and recorded in the office of the Recorder of the county or counties where the property is situated and shall be conclusive proof of the proper substitution of such successor Trustee or Trustees. Such successor Trustee or Trustees shall, without conveyance from the predecessor Trustee, succeed to all its title, estate, rights, powers and duties. The procedure herein provided for substitution of Trustees shall not be exclusive of other provisions for substitution permitted by law.

**24. Request for Notices.** Borrower requests that copies of the notices of default and sale be sent to Borrower's address

Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

which is the Property Address.

**25. Statement of Obligation Fee.** Lender may collect a fee equal to the maximum amount as may from time to time be allowed by law for furnishing any statement of obligation, beneficiary's statement, beneficiary's demand or any other statement regarding the condition of or balance owing under the Note or secured by this Security Instrument.

**26. Offsets.** No indebtedness secured by this Security Instrument shall be deemed to have been offset or to be offset or compensated by all or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower (or subject to Paragraph 17 of this Security Instrument, any successor to Borrower) now or hereafter may have or may claim to have against lender; and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, the benefits of California Code of Civil Procedure Section 431.70 (and any successor laws) and any comparable or similar law of any other jurisdiction. Section 431.70 of the California Code of Civil Procedure provides as follows:

"Where cross-demands for money have existed between persons at any point in time when neither demand was barred by the statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in the answer the defense of payment in that the two demands are compensated so far as they equal each other, notwithstanding that an independent action asserting the person's claim would at the time of filing the answer be barred by the statute of limitations. If the cross-demand would otherwise be barred by the statute of limitations, the relief accorded under this section is not available if the cross-demand is barred for failure to assert it in a prior action under Section 426.30. Neither person can be deprived of the benefits of this section by the assignment or death of the other. For the purposes of this section, a money judgment is a "demand for money" and, as applied to a money judgment, the demand is barred by the statute of limitations when enforcement of the judgment is barred under Chapter 3 (commencing with Section 683.010) of Division 1 of Title 9."

**27. Misrepresentation and Nondisclosure.** Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the Note or notes which this Security Instrument secures, and in the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender, at its option and without prior notice or demand, shall have the right to declare the indebtedness secured by this Security Instrument, irrespective of the maturity date specified in the Note or notes secured by this Security Instrument, immediately due and payable. Trustee, upon presentation to it of an affidavit signed by Lender setting forth facts showing a default by Borrower under this paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon hereunder.

**28. Time is of the Essence.** Time is of the essence in the performance of each provision of this Security Instrument.

**29. Waiver of Statute of Limitations.** The pleading of the statute of limitations as a defense to enforcement of this Security Instrument, or any and all obligations referred to herein or secured hereby, is hereby waived to the fullest extent permitted by law.

**30. Modification.** This Security Instrument may be modified or amended only by an agreement in writing signed by Borrower and Lender or lawful successors in interest.

**31. Construction of the Security Instrument.** Borrower and Lender agree that this Security Instrument shall be interpreted in a fair, equal, and neutral manner as to each of the parties, notwithstanding the provisions of Section 1654 of the California Civil Code. Section 1654 of the California Civil Code provides as follows:

"In the cases of uncertainty not removed by the preceding rules, the language of a contract should be interpreted most strongly against the party who caused the uncertainty to exist."

**32. Reimbursement.** To the extent permitted by applicable law, Borrower shall reimburse Trustee and Lender for any and all costs, fees and expenses which either may incur, expend or sustain in the execution of the trust created hereunder or in the performance of any act required or permitted hereunder or by law or in equity or otherwise arising out of or in connection with this Security Instrument, the Note, any other note secured by this Security Instrument or any other instrument executed by Borrower in connection with the Note or Security Instrument. To the extent permitted by applicable law, Borrower shall pay to Trustee and Lender their fees in connection with Trustee and Lender including, but not limited to assumption application fees; fees for payoff demands and statements of loan balance; fees for making, transmitting and transporting copies of loan documents, verifications, full or partial lien reconveyances and other documents requested by borrower or necessary for performance of Lender's rights or duties under this Security Instrument; fees arising from a returned or dishonored check; fees to determine whether the Property is occupied, protected, maintained or insured or related purposes; appraisal fees, inspection fees, legal fees, broker fees, insurance mid-term substitutions, repair expenses, foreclosure fees and costs arising from foreclosure of the Property and protection of the security for this Security Instrument; and all other fees and costs of a similar nature not otherwise prohibited by law.

**33. Clerical Error.** In the event Lender at any time discovers that the Note, any other note secured by this Security Instrument, the Security Instrument, or any other document or instrument executed in connection with the Security Instrument, Note or notes contains an error that was caused by a clerical mistake, calculation error, computer malfunction, printing error or similar error, Borrower agrees, upon notice from Lender, to reexecute any documents that are necessary to correct any such error(s).

Loan Number: 011026642

Servicing Number: 107505-0

Date: 08/04/98

Borrower further agrees that Lender will not be liable to Borrower for any damages incurred by Borrower that are directly or indirectly caused by any such error.

34. Lost, Stolen, Destroyed or Mutilated Security Instrument and Other Documents. In the event of the loss, theft or destruction of the Note, any other note secured by this Security Instrument, the Security Instrument or any other documents or instruments executed in connection with the Security Instrument, Note or notes (collectively, the "Loan Documents"), upon Borrower's receipt of an indemnification executed in favor of Borrower by Lender, or, in the event of the mutilation of any of the Loan Documents, upon Lender's surrender to Borrower of the mutilated Loan Document, Borrower shall execute and deliver to Lender a Loan Document in form and content identical to, and to serve as a replacement of, the lost, stolen, destroyed, or mutilated Loan Document, and such replacement shall have the same force and effect as the lost, stolen, destroyed, or mutilated Loan Documents, and may be treated for all purposes as the original copy of such Loan Document.

35. Assignment of Rents. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property. Borrower shall have the right to collect and retain the rents of the Property as they become due and payable provided Lender has not exercised its rights to require immediate payment in full of the sums secured by this Security Instrument and Borrower has not abandoned the Property.

36. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

Adjustable Rate Rider  
 No Prepayment Penalty Option Rider  
 Other(s) (specify)

Condominium Rider  
 Planned Unit Development Rider

1-4 Family Rider  
 Occupancy Rider

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

R. L. Johnson  
R. L. JOHNSON -Borrower

ELLA JOHNSON  
ELLA JOHNSON -Borrower

\_\_\_\_\_  
-Borrower

[Space Below This Line For Acknowledgment]

State of California, County of RIVERSIDE )SS:

On 8-7-98 before me, the undersigned, a Notary Public  
in and for said State, personally appeared R.L. JOHNSON + ELLA JOHNSON

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.  
(Reserved for official seal)

Signature [Signature]

PAUL A. ALLEN  
Name (typed or printed)

My commission expires: 1-23-02

Page 8 of 8



CAD1001A (05-27-98)

Loan Number: 011026642    Servicing Number: 107505-0    Date: 08/04/98

**ADJUSTABLE RATE RIDER  
(LIBOR Index - Rate Caps)**

THIS ADJUSTABLE RATE RIDER is made August 04, 1998 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 Borrower's Adjustable Rate Note (the "Note") to

OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

13955 UNITED ROAD, DESERT HOT SPRINGS, CA 92240

[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:

The Note provides for an initial interest rate of 8.400%. The Note provides for changes in the interest rate and the monthly payments, as follows:

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

**(A) Change Dates**

The interest rate I will pay may change on the first day of September 2000 and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

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

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

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding FOUR and 95/100 percentage point(s) ( 4.950% ) to the Current Index. The Note Holder will then round the result of this addition to the next higher one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will



Loan Number: 011026642    Servicing Number: 107505-0    Date: 08/04/98

be my new interest rate until the next Change Date.

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

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

The interest rate I am required to pay at the first Change Date will not be greater than

11.400% or less than 8.400%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.0%) from the rate of interest I have been paying for the preceding six months. In no event will my interest rate be greater than 14.400% or less than 6.400%.

**(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 me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

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

Covenant 17 of the Security Instrument is amended to read as follows:

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

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

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed 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.

Loan Number: 011026642    Servicing Number: 107505-0    Date: 08/04/98

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

 (Seal)  
R. L. JOHNSON

 (Seal)  
ELLA JOHNSON

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

\_\_\_\_\_ (Seal)

RECORDING REQUESTED BY

RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INSURANCE COMPANY

AND WHEN RECORDED MAIL TO:

OPTION ONE MORTGAGE

3 ADA

IRVINE CA 92618



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T.S. NO. 06-25443-CA -

Title Order No. 2939867

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**IMPORTANT NOTICE**

Note: After having been recorded, this Assignment should be kept with the Note and Deed of Trust hereby assigned

**ASSIGNMENT OF DEED OF TRUST**


FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to HSBC Bank USA, National Association, as trustee for Securitized Asset Securities Corporation Mortgage Pass-Through Certificates Series 2004-SC1

all beneficial interest under that certain Deed of Trust dated 08/04/1998, executed by R.L. JOHNSON AND ELLA JOHNSON, HUSBAND AND WIFE AS JOINT TENANTS, as trustor(s), to secure certain obligations in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as beneficiary, recorded 08/13/1998, as Instrument No. 339383 of Official Records in the Office of the Recorder of Riverside County, California

TOGETHER with the note or notes therein described and secured thereby, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part the real property described therein.

Dated: 04/03/06

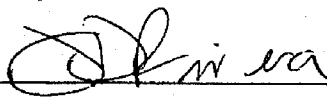
OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

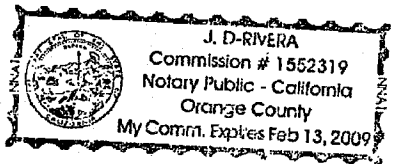
  
By: Jim McGraw, Assistant Secretary

State of California )  
County of Orange ) ss.

On 4/03/2006 before me, J.D-Rivera, Notary Public, personally appeared Jim McGraw 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





Government Code 27361.7


I Certify Under Penalty of Perjury That The Notary Seal  
On The Document To Which This Statement Is Attached  
Reads As Follows:

Name of Notary: J D- Rivera

Commission No: 1552319

Date Commission Expires: Feb 13, 2009

County: Orange

By 

Date: 5-1-06

DOC # 2004-0083060

02/04/2004 08:00A Fee:NC

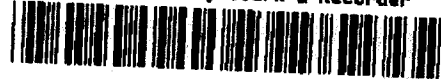
Page 1 of 1

Recorded in Official Records

County of Riverside

Gary L. Orao

Assessor, County Clerk & Recorder



When recorded return to:  
Mission Springs Water District  
66575 Second St.  
Desert Hot Springs, CA 92240

Office of the Riverside County Clerk/Recorder  
P. O. Box 751  
Riverside, CA 92502-0751

Record without fee for benefit  
of public agency (G.C. 6103)

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**Lien for Unpaid Water and/or Other Charges**  
(California Water Code Section 31701 et seq.)

Notice is give that the undersigned, acting as authorized agent for Mission Springs Water District, hereby records a lien against the following property to satisfy the agreement executed by and between Mission Springs Water District and the property owner named below:

Property owner: Iris Johnson  
In the amount of: \$1421.86  
APN: 663-222-006-7  
Street Address: 13955 United

Dated January 27, 2004  
at Desert Hot Springs, CA.

*Refugio Bocanegra*  
General Manager of Mission Springs Water  
District and its Board of Directors

State of California  
ss.  
County of Riverside

On January 27, 2004, before me, Nancy Mezquita, Notary Public, personally appeared ---Refugio Bocanegra---personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted executed the instrument.

WITNESS my hand and official seal



*Nancy Mezquita*

Mission Springs Water District • 66575 Second Street, Desert Hot Springs, CA 92240  
Phone 760-329-6448 • Fax 760-329-2482

When recorded please mail to:  
5002

DOC # 2008-0496389

09/09/2008 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



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**NOTICE OF NONCOMPLIANCE**

In the matter of the Property of  
Iris Johnson

Case No. CV08-02260 & CV08-02262

**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.541, (RCC Title 8.120.010) described as accumulated rubbish and Riverside County Ordinance No. 457, (RCC Title 15.16.020) described as substandard structure / residence. Such Proceedings are based upon the noncompliance of such real property, located at 13955 United Road, Desert Hot Springs, CA, and more particularly described as Assessor's Parcel Number 663-222-006 and having a legal description of LOT 159 MB 030/011 SUNNY SANDS ESTATES 3, Records of Riverside County, with the requirements of Ordinance No. 541 & 457 (RCC Title 8.120.010 & 15.16.020).

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 Ave., Suite C-1, Moreno Valley, CA 92557, Attention Code Enforcement Officer Michelle Cervantes.

**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**

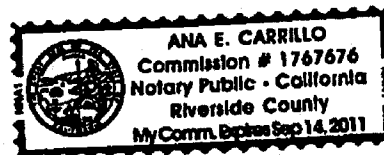
State of California )  
County of Riverside )

On 08/22/08 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



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 # 2009-0349988  
 07/07/2009 08:00A Fee:NC  
 Page 1 of 1  
 Recorded in Official Records  
 County of Riverside  
 Larry W. Ward  
 Assessor, County Clerk & Recorder



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**NOTICE OF NONCOMPLIANCE**

**M**  
039

In the matter of the Property of  
 Iris Johnson

Case No. CV09-04164

**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 permit - Addition to the house. Such Proceedings are based upon the noncompliance of such real property, located at 13955 United Road, Desert Hot Springs, CA, and more particularly described as Assessor's Parcel Number 663-222-006 and having a legal description of LOT 159 MB 030/011 SUNNY SANDS ESTATES 3, 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 Thomas McMullen.

**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**

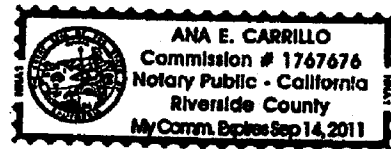
State of California )  
 County of Riverside )

On 07/30/09 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) 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



# **EXHIBIT “D”**

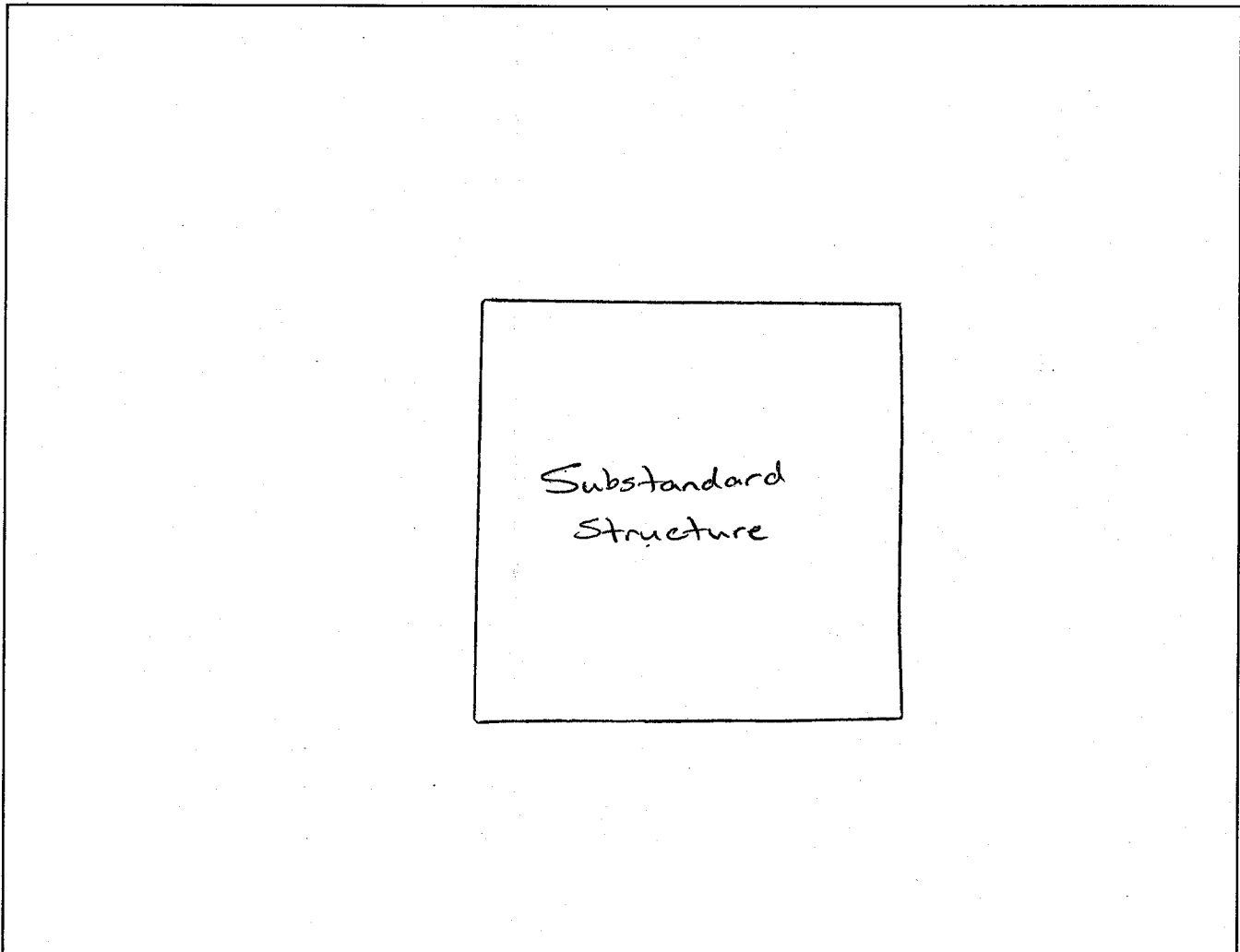


### SITE PLAN: Case # CV-1401487

OWNER(S): IRIS JOHNSON  
SITE ADDRESS: 13955 UNITED RD, DSRT HOT SPG  
ASSESSOR'S PARCEL: 663-222-006  
ACREAGE: 0.22

NORTH ARROW: →

REAR PROPERTY LINE



FRONT PROPERTY LINE: 13955 UNITED RD, DSRT HOT SPG

PREPARED BY: Jamison Cole DATE: 8/6/14

*Photographs*



Electrical Wire 5/1/14 J. Cole



Front of the Structure 5/1/14 J. Cole



Broken Front Window 5/1/14 J. Cole



Damaged Interior Walls 5/1/14 J. Cole



Damaged Interior Walls 5/1/14 J. Cole



Missing Windows 5/1/14 J. Cole



Damaged Ceiling 5/1/14 J. Cole



Damaged Interior Walls 5/1/14 J. Cole



Damaged Interior Walls 5/1/14 J. Cole



No Plumbing Fixtures 5/1/14 J. Cole



Damaged Interior Walls 5/1/14 J. Cole



No Plumbing Fixtures 5/1/14 J. Cole



Electrical Outlet 5/1/14 J. Cole



Substandard Structure 6/25/14 J. Cole

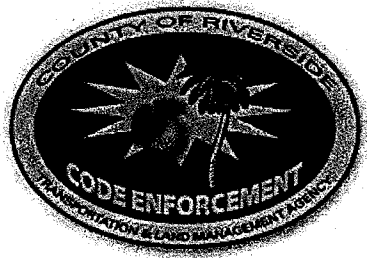


Substandard Structure 7/31/14 J. Cole



Substandard Structure 8/18/14 J. Cole

# **EXHIBIT “E”**



COUNTY OF RIVERSIDE  
CODE ENFORCEMENT DEPARTMENT

NOTICE OF VIOLATION

CASE No.: CV 14-01487

THE PROPERTY AT: 13955 UNITED RD., N. PALM SPRINGS APN#: 663-222-006

WAS INSPECTED BY OFFICER: S. COLE ID#: 108 ON 5/1/14 AT 12:50 am/pm

AND FOUND TO BE IN VIOLATION OF RIVERSIDE COUNTY CODE(S) AS FOLLOWS:

<input type="checkbox"/> 5.28.040 (RCO 593)	Excessive Yard Sales - Cease yard sale. Limit of 3 yard sale events, not over 3 consecutive days, per year.	<input type="checkbox"/> 17.252.030 (RCO 348)	Unpermitted Outdoor Advertising Display - Obtain a permit from the Planning Dept. or remove display.
<input type="checkbox"/> 8.28.030 (RCO 821)	Unfenced Pool - Install or provide adequate fencing to secure the pool.	<input type="checkbox"/> 17.172.205 (RCO 348)	Prohibited Fencing - Remove fence. Fences shall not be constructed of garage doors, tires, pallets or other materials not typically used for the construction of fences.
<input type="checkbox"/> 8.120.010 (RCO 541)	Accumulated Rubbish - Remove all rubbish & dispose of in an approved legal landfill.	<input type="checkbox"/> 17. (RCO 348)	Excessive Outside Storage: Storage of Unpermitted Mobile Home(s) Not Allowed - Remove unpermitted mobile home(s) from the property.
<input type="checkbox"/> 15.08.010 (RCO 457)	Unpermitted Construction - Cease construction. Obtain the appropriate permits from the Bldg. & Safety and Planning Departments or demolish the	<input type="checkbox"/> 17. (RCO 348)	Occupied RV/Trailer - Cease occupancy & disconnect all utilities to RV/Trailer.
<input type="checkbox"/> 15.12.020(J)(2) (RCO 457)	Unapproved Grading/Clearing - Cease grading/clearing/stockpiling/importing fill. Obtain a Restoration Assessment from the Dept. of Building & Safety. Perform complete restoration and remediation of the property affected by the unapproved grading in accordance with the Restoration Assessment.	<input type="checkbox"/> 17. (RCO 348)	Excessive Animals - Remove or reduce the number of _____ to less than _____.
<input checked="" type="checkbox"/> 15.16.020 (RCO 457)	Substandard Structure - Obtain a permit from the Bldg. & Safety Dept. to rehabilitate per Notice of Defects or demolish the structure.	<input type="checkbox"/> 17. (RCO 348)	Unpermitted Land Use: _____ Cease all business activities. Obtain Planning Dept. approval prior to resuming business operations.
<input type="checkbox"/> 15.48.010 (RCO 457)	Unpermitted Mobile Home - Vacate mobile home. Obtain the appropriate permits from the Planning Dept. & Dept. of Bldg. & Safety prior to occupancy or remove Mobile Home.	<input type="checkbox"/> 17. (RCO 348)	Excessive Outside Storage - Remove or reduce all outside storage to less than _____ square feet at the rear of the property.
<input type="checkbox"/> 15.48.040 (RCO 457)	Substandard Mobile Home/Trailer/RV - Obtain a permit from the Bldg. & Safety Dept. to rehabilitate per Notice of Defects and Title 25 or demolish the Mobile Home/Trailer/RV.	<input type="checkbox"/>	

COMMENTS:

IMPORTANT! CORRECTION(S) MUST BE COMPLETED BY: 5/16/14. FAILURE TO COMPLY BY THIS DATE, MAY RESULT IN THE ISSUANCE OF AN ADMINISTRATIVE CITATION WITH FINES UP TO \$500.00 PER DAY, FOR EACH VIOLATION. YOU MAY BE CITED EACH DAY THAT THE VIOLATION(S) EXIST BEYOND THE CORRECTION DATE. IN ADDITION, OTHER ENFORCEMENT ACTION, PENALTIES AND THE IMPOSITION OF A LIEN ON THE PROPERTY FOR THE ABATEMENT AND ENFORCEMENT COSTS MAY RESULT IF COMPLIANCE IS NOT ACHIEVED BY THE CORRECTION DATE.

NOTICE IS HEREBY GIVEN THAT AT THE CONCLUSION OF THIS CASE YOU WILL RECEIVE A SUMMARY OF ADMINISTRATIVE COSTS ASSOCIATED WITH THE PROCESSING OF SUCH VIOLATION(S), AT AN HOURLY RATE OF \$ 109.00 AS DETERMINED BY THE BOARD OF SUPERVISORS. YOU WILL HAVE THE RIGHT TO OBJECT TO THESE CHARGES BY FILING A REQUEST FOR HEARING WITH THE DEPARTMENT OF CODE ENFORCEMENT WITHIN TEN (10) DAYS OF SERVICE OF THE SUMMARY OF CHARGES, PURSUANT TO RIVERSIDE COUNTY ORDINANCE 725 AND RIVERSIDE COUNTY CODE 1.16.

POSTED

SIGNATURE

PRINT NAME

5/1/14  
DATE

PROPERTY OWNER

TENANT

CDL/CID#

D.O.B.

TEL. NO.

POSTED

WHITE: VIOLATOR

GREEN: CASE FILE

YELLOW: POSTING

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

UNIFORM HOUSING HEALTH & SAFETY  
CODE SECTIONS CODE SECTIONS

**SUBSTANDARD BUILDING CONDITIONS:**

1. <input checked="" type="checkbox"/> Lack of or improper water closet, lavatory, bathtub, shower or kitchen sink.....	1001(b)1,2,3	17920.3(a)1,2,3
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
2. <input type="checkbox"/> Lack of hot and cold running water to plumbing fixtures .....	1001(b)4,5	17920.3(a)4,5
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
3. <input type="checkbox"/> Lack of connection to required sewage system.....	1001(b)14	17920.3(a)14
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
4. <input type="checkbox"/> Hazardous plumbing.....	1001(f)	17920.3(e)
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
5. <input type="checkbox"/> Lack of required electrical lighting.....	1001(b)10	17920.3(a)10
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
6. <input checked="" type="checkbox"/> Hazardous Wiring.....	1001(e)	17920.3(d)
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
7. <input type="checkbox"/> Lack of adequate heating facilities.....	1001(o)6	17920.3(a)6
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
8. <input type="checkbox"/> Deteriorated or inadequate foundation.....	1001(c)1	17920.3(b)1
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
9. <input type="checkbox"/> Defective or deteriorated flooring or floor supports.....	1001(c)2	17920.3(b)2
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
10. <input checked="" type="checkbox"/> Members of walls, partitions or other vertical supports that split, lean, list or buckle due to defective material or deterioration.....	1001(e)4	17920.3(b)4
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
11. <input checked="" type="checkbox"/> Members of ceilings, roofs, ceiling and roof supports or other horizontal members which sag, split, or buckle due to defective material or deterioration.....	1001(e)6	17920.3(b)6
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
12. <input type="checkbox"/> Dampness of habitable rooms.....	1001(b)11	17920.3(a)11
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
13. <input checked="" type="checkbox"/> Faulty weather protection.....	1001(h)1-4	17920.3(g)1-4
A. Deteriorated or ineffective weather proofing of exterior walls, roof or floors including broken windows or doors, lack of paint or other approved wall covering.		
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
14. <input checked="" type="checkbox"/> General dilapidation or improper maintenance.....	1001(b)13	17920.3(a)13
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
15. <input type="checkbox"/> Fire hazard.....	1001(i)	17920.3(h)
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
16. <input type="checkbox"/> Extensive fire damage.....		
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
17. <input checked="" type="checkbox"/> Public and attractive nuisance - abandoned/vacant.....		
OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes		<input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure
18. <input type="checkbox"/> Improper occupancy.....	1001(n)	17920.3(n)
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
19. <input type="checkbox"/>		
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure
20. <input type="checkbox"/>		
OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes		<input type="checkbox"/> Demolish Or Rehabilitate Structure

\*\*\* YOU MUST CORRECT THE ABOVE CONDITIONS WITHIN 30 DAYS OF THE DATE OF THIS NOTICE

Case No. CV 14-01487 Address 13955 UNITED RD., NORTH PALM SPRINGS

Date 5/1/14 Officer J. COLE



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**AFFIDAVIT OF POSTING OF NOTICES**

June 10, 2014

RE CASE NO: CV1401487

I, Jamison Cole, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is:  
581 South Grand Avenue  
San Jacinto, California, 92582  
Mail Stop #5002.

That on 5/1/14 at 1:00 p.m., I securely and conspicuously posted Notice of Violation for RCC 15.16.020 - Substandard Structure, Notice of Defects, Danger/Do Not Enter Sign at the property described as:

**Property Address:** 13955 UNITED RD, DSRT HOT SPG

**Assessor's Parcel Number:** 663-222-006

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

Executed on June 10, 2014 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

By: J. Cole  
By: Jamison Cole, Code Enforcement Officer





**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

IRIS JOHNSON  
733 W 124TH ST  
LOS ANGELES, CA 90044

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

**Said violation is described as:**

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

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

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

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

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violating conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period.

COMPLIANCE MUST BE COMPLETED BY June 18, 2014. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.

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

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

CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Occupant  
13955 UNITED RD  
DSRT HOT SPG, CA 92240

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

**Said violation is described as:**

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

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

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

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

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violating conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period.

**COMPLIANCE MUST BE COMPLETED BY June 18, 2014. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.**

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

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

CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Sunshine Holdings, Ltd.  
P.O. Box 2337  
Rancho Mirage, CA 92270

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

**Said violation is described as:**

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

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

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

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

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violating conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period.

**COMPLIANCE MUST BE COMPLETED BY June 18, 2014. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.**

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

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

CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

R.L. Johnson and Ella Johnson  
13955 United Road  
Desert Hot Springs, CA 92240

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

**Said violation is described as:**

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

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

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

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

- 1) THE OWNER OF RECORD of the subject property is hereby noticed and ordered within thirty (30) days of this notice to obtain all necessary permits from the Department of Building and Safety and to correct or abate the unsafe conditions either by repairing all violating conditions indicated in the attached "Notice of Defects" or demolition and removal of the structure(s). ALL PARTIES WITH INTEREST in the subject property may comply with the provisions of this notice within fifteen (15) days after the expiration of the thirty (30) day period.

**COMPLIANCE MUST BE COMPLETED BY June 18, 2014. FAILURE TO COMPLY WILL RESULT IN LEGAL ACTION BEING BROUGHT AGAINST YOU.**

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

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

CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer





**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Southwest Financial Corporation  
P.O. Box 2337  
Rancho Mirage, Ca 92270

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

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CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Option One Mortgage Corporation  
P.O. Box 25060  
Santa Ana, Ca 92799

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

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CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Option One Mortgage  
3 Ada  
Irvine, ca 92618

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

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CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**NOTICE OF VIOLATION**

June 10, 2014

Mission Springs Water District  
66575 Second Street  
Desert Hot Springs, Ca 92240

RE CASE NO: CV1401487 at 13955 UNITED RD, in the community of DSRT HOT SPG, California, Assessor's Parcel Number 663-222-006

**NOTICE IS HEREBY GIVEN** that property owned or controlled by you at 13955 UNITED RD, in the community of DSRT HOT SPG California, Assessor's Parcel Number 663-222-006, is in violation of Section(s) RCC Section No. 15.16.020 (Ord. 457), of the Riverside County Code.

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CODE ENFORCEMENT DEPARTMENT

By: Jamison Cole, Code Enforcement Officer



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

UNIFORM HOUSING HEALTH & SAFETY  
CODE SECTIONS CODE SECTIONS

**SUBSTANDARD BUILDING CONDITIONS:**

- |  |              |                 |
|--|--------------|-----------------|
| 1. <input checked="" type="checkbox"/> Lack of or improper water closet, lavatory, bathtub, shower or kitchen sink.....  | 1001(b)1,2,3 | 17920.3(a)1,2,3 |
| OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 2. <input type="checkbox"/> Lack of hot and cold running water to plumbing fixtures .....  | 1001(b)4,5   | 17920.3(a)4,5   |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 3. <input type="checkbox"/> Lack of connection to required sewage system.....  | 1001(b)14    | 17920.3(a)14    |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 4. <input type="checkbox"/> Hazardous plumbing.....  | 1001(f)      | 17920.3(e)      |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 5. <input type="checkbox"/> Lack of required electrical lighting.....  | 1001(b)10    | 17920.3(a)10    |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 6. <input checked="" type="checkbox"/> Hazardous Wiring.....   | 1001(e)      | 17920.3(d)      |
| OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 7. <input type="checkbox"/> Lack of adequate heating facilities.....   | 1001(o)6     | 17920.3(a)6     |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 8. <input type="checkbox"/> Deteriorated or inadequate foundation.....   | 1001(c)1     | 17920.3(b)1     |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 9. <input type="checkbox"/> Defective or deteriorated flooring or floor supports.....  | 1001(c)2     | 17920.3(b)2     |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 10. <input checked="" type="checkbox"/> Members of walls, partitions or other vertical supports that split, lean, list or buckle<br>due to defective material or deterioration.....                      | 1001(c)4     | 17920.3(b)4     |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure   |              |                 |
| 11. <input checked="" type="checkbox"/> Members of ceilings, roofs, ceiling and roof supports or other horizontal members<br>which sag, split, or buckle due to defective material or deterioration..... | 1001(c)6     | 17920.3(b)6     |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure   |              |                 |
| 12. <input type="checkbox"/> Dampness of habitable rooms.....  | 1001(b)11    | 17920.3(a)11    |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 13. <input checked="" type="checkbox"/> Faulty weather protection.....   | 1001(h)1-4   | 17920.3(g)1-4   |
| A. Deteriorated or ineffective weather proofing of exterior walls, roof or floors<br>including broken windows or doors, lack of paint or other approved wall covering.                                   |              |                 |
| OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 14. <input checked="" type="checkbox"/> General dilapidation or improper maintenance.....  | 1001(b)13    | 17920.3(a)13    |
| OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 15. <input type="checkbox"/> Fire hazard.....  | 1001(i)      | 17920.3(h)      |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 16. <input type="checkbox"/> Extensive fire damage.....  |              |                 |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 17. <input checked="" type="checkbox"/> Public and attractive nuisance - abandoned/vacant.....   |              |                 |
| OBTAIN PERMIT TO: <input checked="" type="checkbox"/> Repair Per Applicable Building Codes <input checked="" type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 18. <input type="checkbox"/> Improper occupancy.....   | 1001(n)      | 17920.3(a)      |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 19. <input type="checkbox"/> .....   |              |                 |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |
| 20. <input type="checkbox"/> .....   |              |                 |
| OBTAIN PERMIT TO: <input type="checkbox"/> Repair Per Applicable Building Codes <input type="checkbox"/> Demolish Or Rehabilitate Structure  |              |                 |

\*\*\* YOU MUST CORRECT THE ABOVE CONDITIONS WITHIN 30 DAYS OF THE DATE OF THIS NOTICE

Case No. CV 14-01487 Address 13955 WINTER RD, NORTH PALM SPRINGS

Date 5/1/14 Officer J. COLE



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**PROOF OF SERVICE**

Case No. CV1401487

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Amanda Ricks, declare that I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my business address is at the footer of this notice.

That on June 10, 2014, I served the following documents(s):

**Notice of Violation**

**NOTICE OF DEFECTS**

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


IRIS JOHNSON 733 W 124TH ST, LOS ANGELES, CA 90044  
OCCUPANT 13955 UNITED RD, DSRT HOT SPG, CA 92240  
Sunshine Holdings, Ltd. P.O. Box 2337, Rancho Mirage, CA 92270  
R.L. Johnson and Ella Johnson 13955 United Road, Desert Hot Springs, CA 92240  
Southwest Financial Corporation P.O. Box 2337, Rancho Mirage, Ca 92270  
Option One Mortgage Corporation P.O. Box 25060, Santa Ana, Ca 92799  
Option One Mortgage 3 Ada, Irvine, ca 92618  
Mission Springs Water District 66575 Second Street, Desert Hot Springs, Ca 92240

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

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

EXECUTED ON June 10, 2014, in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

  
By: Amanda Ricks, Code Enforcement Aide

7009 2250 0001 6634 5110

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee		

IRIS JOHNSON  
733 W 124TH ST  
LOS ANGELES, CA 90044  
CV14-01487 / COLE 663

PS Form 3800, August 2006 See Reverse for Instructions

**CERTIFIED MAIL™**



7009 2250 0001 6634 5110

UNITED STATES POSTAGE  
  
 PITNEY BOWES  
 02 1R \$06.48<sup>00</sup>  
 000 200 4337 JUN 10 2014  
 MAILED FROM ZIP CODE 92504

County of Riverside  
 Code Enforcement Department  
 581 S. Grand Ave  
 San Jacinto, CA 92582

RETURN RECEIPT REQUESTED

RETURN RECEIPT REQUESTED

**RECEIVED**  
 JUL 25 2014

BY: .....

IRIS JOHNSON  
 733 W 124TH ST  
 LOS ANGELES, CA 90044  
 CV14-01487 / COLE 663

NIXIE 918 DE 1009 0007/12/14

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

BC: 92582383181 \*1004-01200-10-45

92582383181

7009 2250 0001 6634 5127

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)®

**OFFICIAL USE**

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

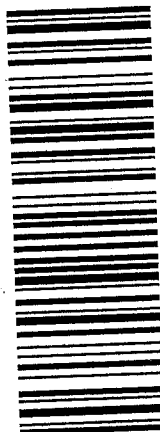
Postmark  
Here

Occupant  
13955 UNITED RD  
DSRT HOT SPG, CA 92240  
CV14-01487 / COLE 663

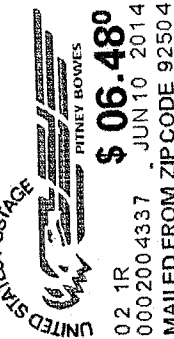
PS Form 3800, August 2006

See Reverse for Instructions

**CERTIFIED MAIL™**



7009 2250 0001 6634 5127



**RECEIVED**  
JUN 19 2014

County of Riverside  
Code Enforcement Department  
581 S. Grand Ave  
San Jacinto, CA 92582  
**RETURN RECEIPT REQUESTED**  
**RETURN RECEIPT REQUESTED**

Occupant  
13955 UNITED RD  
DSRT HOT SPG, CA 92240  
CV14-01487 / COLE 663

918 DE 1009 0006/12/14

NIXIE  
RETURN TO SENDER  
NO SUCH NUMBER  
UNABLE TO FORWARD

BC: 92582383181 \*1004-01197-10-45

922-923838 83015

7009 2250 0001 6634 5134

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

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

Postmark  
Here

Sunshine Holdings, Ltd.  
P.O. Box 2337  
Rancho Mirage, CA 92270  
CV14-01487 / COLE 663

PS Form 3800, August 2006

See Reverse for Instructions

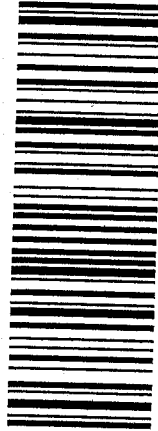
**County of Riverside**

Code Enforcement Department  
581 S. Grand Ave  
San Jacinto, CA 92582

**RETURN RECEIPT REQUESTED**

**RETURN RECEIPT REQUESTED**

**CERTIFIED MAIL™**



7009 2250 0001 6634 5134



02 1R  
0002004337 JUN 10 2014  
MAILED FROM ZIP CODE 92504



**RECEIVED**  
JUL 08 2014  
BR: [Signature]

Lessing  
Sunshine Holdings, Ltd.  
P.O. Box 2337  
Rancho Mirage, CA 92270  
CV14-01487 / COLE 663

NIXIE 918 DE 1009 0007/03/14

RETURN TO SENDER  
NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

BC: 92582383181 \*1004-01201-10-45

92270 92270 92270 92270 92270

7009 2250 0001 6634 5141

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		

Tot: **R.L. Johnson and Ella Johnson**  
**13955 United Road**  
**Desert Hot Springs, CA 92240**  
 CV14-01487 / COLE 663

PS Form 3800, August 2006 See Reverse for Instructions

**County of Riverside**  
 Code Enforcement Department  
 581 S. Grand Ave  
 San Jacinto, CA 92582  
**RETURN RECEIPT REQUESTED**  
**RETURN RECEIPT REQUESTED**

**CERTIFIED MAIL™**



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UNITED STATES POSTAGE  
 PITNEY BOWES  
**\$ 06.48<sup>00</sup>**  
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 0002004337  
 MAILED FROM ZIP CODE 92504



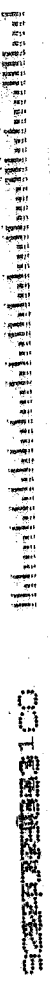
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R.L. Johnson and Ella Johnson  
 13955 United Road  
 Desert Hot Springs, CA 92240  
 CV14-01487 / COLE 663

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UNABLE TO FORWARD

BC: 92582585181 \*1004-01202-10-45



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CERTIFIED MAIL™ RECEIPT**  
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For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

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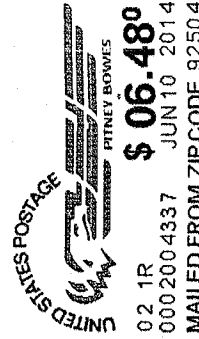
**Southwest Financial Corporation**  
**P.O. Box 2337**  
**Rancho Mirage, Ca 92270**  
 CV14-01487 / COLE 663

PS Form 3800, August 2006 See Reverse for Instructions.

**County of Riverside**  
 Code Enforcement Department  
 581 S. Grand Ave  
 San Jacinto, CA 92582  
**RETURN RECEIPT REQUESTED**  
**RETURN RECEIPT REQUESTED**



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**CERTIFIED MAIL™**

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BY: .....  
JUL 08 2014

*L. O'SWALD*  
 Southwest Financial Corporation  
 P.O. Box 2337  
 Rancho Mirage, Ca 92270  
 CV14-01487 / COLE 663

NIXIE 918 DE 1009 0007/03/14

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UNABLE TO FORWARD

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**CERTIFIED MAIL™ RECEIPT**  
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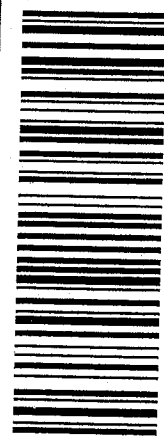
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Option One Mortgage Corporation  
P.O. Box 25060  
Santa Ana, Ca 92799  
CV14-01487 / COLE 663

PS Form 3800, August 2006 See Reverse for Instructions

**CERTIFIED MAIL™**



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**County of Riverside**

Code Enforcement Department  
581 S. Grand Ave  
San Jacinto, CA 92582

**RETURN RECEIPT REQUESTED**

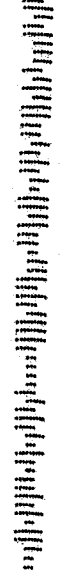
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JUN 25 2014  
BY:.....

Option One Mortgage Corporation  
P.O. Box 25060  
Santa Ana, Ca 92799  
CV14-01487 / COLE 663



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For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

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PS Form 3800, August 2006

See Reverse for Instructions

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 MAILED FROM ZIP CODE 92504



**County of Riverside**

Code Enforcement Department  
581 S. Grand Ave  
San Jacinto, CA 92582

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**RETURN RECEIPT REQUESTED**

Option One Mortgage  
3 Ada  
Irvine, ca 92618  
CV14-01487 / COLE 663

**RECEIVED**  
 JUN 23 2014

BY: .....

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RETURN TO SENDER  
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UNABLE TO FORWARD

BC: 92582383181 \*1004-01184-10-45

9251823022030352

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to:		B. Received by (Printed Name)	C. Date of Delivery
Mission Springs Water District 66575 Second Street Desert Hot Springs, Ca 92240 CV14-01487 / COLE 663		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
2. Article Number (Transfer from service label)		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
		7009 2250 0001 6634 5189	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

U.S. Postal Service™  
**CERTIFIED MAIL™ RECEIPT**  
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For delivery information visit our website at [www.usps.com](http://www.usps.com)®

OFFICIAL USE

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Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (If Restricted)	

Mission Springs Water District  
 66575 Second Street  
 Desert Hot Springs, Ca 92240  
 CV14-01487 / COLE 663

PS Form 3800, August 2006 See Reverse for Instructions

7009 2250 0001 6634 5189

# **EXHIBIT “F”**

RECORDING REQUESTED BY:  
County of Riverside  
Code Enforcement Department

AND WHEN RECORDED MAIL TO:  
County of Riverside  
Code Enforcement Department  
581 South Grand Avenue  
San Jacinto, California, 92582  
Mail Stop #5002

DOC # 2014-0255209

07/09/2014 02:26P Fee:NC

Page 1 of 1

Recorded in Official Records

County of Riverside

Larry W. 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:  
**IRIS JOHNSON** )  
and DOES I through X, Owners)

Case #: CV-1401487

**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:** 13955 UNITED RD, DSRT HOT SPG CA, 92240

**PARCEL #:** 663-222-006

**LEGAL DESCRIPTION:** 0.22 acres in LOT 159 of SUNNY SANDS ESTATES 3, recorded in MB 30 page 11

**VIOLATION(S):** Riverside County Code (Ordinance) 15.16.020 (Ord. 457) 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: Brian Black  
Brian Black, Code Enforcement Department

### ACKNOWLEDGEMENT

State of California )  
County of Riverside )SS

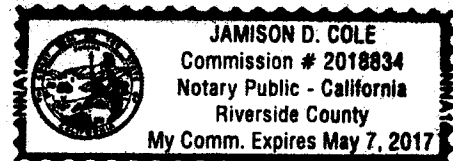
On 6/27/14 before me, Jamison D. Cole, Notary Public, personally appeared Brian Black who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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 #: 2011834 Expires: May 7, 2017

Signature: Jamison D. Cole (Seal)



# **EXHIBIT “G”**



**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

Greg Flannery  
Code Enforcement Official

October 31, 2014

**NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE  
PUBLIC NUISANCE**

TO: Owners and Interested Parties  
(See Attached Proof of Service  
and Responsible Parties List)

Case No.: CV14-01487  
APN: 663-222-006  
Property: 13955 United Road, Desert Hot Springs

NOTICE IS HEREBY GIVEN that a hearing will be held before the Riverside County Board of Supervisors pursuant to Riverside County Ordinance ("RCO") Nos. 457 and 725 to consider the substandard structure located on the SUBJECT PROPERTY described as 13955 United Road, Desert Hot Springs, Riverside County, California, and more particularly described as Assessor's Parcel Numbers 663-222-006.

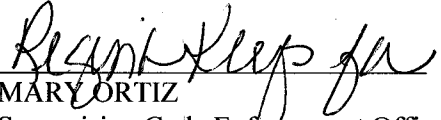
YOU ARE HEREBY DIRECTED as owner of the SUBJECT PROPERTY, to appear at this hearing to show cause why the SUBJECT PROPERTY should not be declared a public nuisance and be abated by removing the violations from the real property.

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

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

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

GREG FLANNERY  
CODE ENFORCEMENT OFFICIAL

  
MARY CORTIZ  
Supervising Code Enforcement Officer

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**PROOF OF SERVICE**

Case No. CV14-01487

STATE OF CALIFORNIA, COUNTY OF RIVERSIDE

I, Sue Jimenez, the undersigned, declare that I am a citizen of the United States and am employed in the County of Riverside, over the age of 18 years and not a party to the within action or proceeding; that my business address is 4080 Lemon Street, 12<sup>th</sup> Floor, Riverside, California 92501.

That on October 31, 2014, I served the following document(s):

- **NOTICE TO CORRECT COUNTY ORDINANCE VIOLATIONS AND ABATE PUBLIC NUISANCE**
- **NOTICE LIST**

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

**OWNERS OR INTERESTED PARTIES  
(SEE ATTACHED NOTICE LIST)**

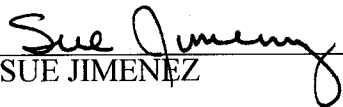
XX **BY FIRST CLASS MAIL.** I am "readily familiar" with the office's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Riverside, California, in the ordinary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

— **BY PERSONAL SERVICE:** I caused to be delivered such envelope(s) by hand to the offices of the addressee(s).

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

— **FEDERAL - I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.**

EXECUTED ON October 31, 2014, at Riverside, California.

  
SUE JIMENEZ

# **NOTICE LIST**

Subject Property: 13955 United Road, Desert Hot Springs; Case No.: CV14-01487  
APN: 663-222-006; District 5/5

IRIS JOHNSON  
733 W 124<sup>TH</sup> STREET  
LOS ANGELES, CA 90044

SUNSHINE HOLDING LTD.,  
A NEVADA CORPORATION  
P.O. BOX 2337  
RANCHO MIRAGE, CA 92240

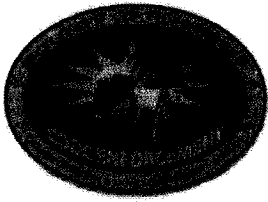
13955 UNITED TRUST  
SOUTHWEST FINANCIAL CORPORATION  
P.O. BOX 2337  
RANCHO MIRIAGE, CA 92240

OPTION ONE MORTGAGE CORPORATION  
6501 IRVINE CENTER DRIVE  
IRVINE, CA 92618

MISSION SPRINGS WATER DISTRICT  
66575 SECOND STREET  
DESERT HOT SPRINGS, CA 92240

HSBC BANK USA, N.A.  
P.O. BOX 2013  
BUFFALO, NY 14240





**CODE ENFORCEMENT DEPARTMENT  
COUNTY OF RIVERSIDE**

**AFFIDAVIT OF POSTING OF NOTICES**

November 5, 2014

RE CASE NO: CV1401487

I, Jamison Cole, hereby declare:

I am employed by the Riverside County Code Enforcement Department; that my business address is:  
581 South Grand Avenue  
San Jacinto, California, 92582  
Mail Stop #5002.

That on 11/5/14 at 1:10 p.m., I securely and conspicuously posted Notice to Correct County Ordinance Violations and Abate Public Nuisance at the property described as:

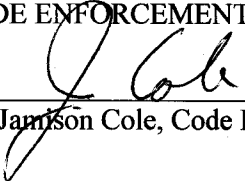
**Property Address:** 13955 UNITED RD, DSRT HOT SPG

**Assessor's Parcel Number:** 663-222-006

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

Executed on November 5, 2014 in the County of Riverside, California.

CODE ENFORCEMENT DEPARTMENT

  
By: Jamison Cole, Code Enforcement Officer