

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

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

538A



FROM: Don Kent, Treasurer/Tax Collector

SUBMITTAL DATE:
NOV 03 2014

SUBJECT: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 192, Item 172. Last assessed to: William C. Tygard, an unmarried man. District 1/1 [\$41,377] Fund 65595 Excess Proceeds from Tax Sale.

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the claim from Global Discoveries, Ltd., assignee for Household Finance Corporation of California for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 297034002-5;

(continued on page two)

BACKGROUND:

Summary

In accordance with Section 3691 et seq. of the California Revenue and Taxation Code, and with prior approval of the Board of Supervisors, The Tax Collector conducted the March 20, 2012 public auction sale. The deed conveying title to the purchasers at the auction was recorded May 11, 2012. Further, as required by Section 4676 of the California Revenue and Taxation Code, notice of the right to claim excess proceeds was given on June 6, 2012, to parties of interest as defined in Section 4675 of said code. Parties of interest have been determined by an examination of lot book reports as well as Assessor's and Recorder's records, and various research methods were used to obtain current mailing addresses for these parties of interest.

(continued on page two)

Don Kent

Don Kent
 Treasurer-Tax Collector

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 41,377	\$ 0	\$ 41,377	\$ 0	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0	

SOURCE OF FUNDS: Fund 65595 Excess Proceeds from Tax Sale	Budget Adjustment: N/A
	For Fiscal Year: 14/15

C.E.O. RECOMMENDATION: APPROVE

BY: *Samuel Wong* 12/2/14
 Samuel Wong

County Executive Office Signature

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Benoit and Ashley
 Nays: None
 Absent: Tavaglione
 Date: December 9, 2014
 xc: Treasurer, Auditor

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

9-23

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

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

Departmental Concurrence

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

FORM 11: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 192, Item 172. Last assessed to: William C. Tygard, an unmarried man. District 1/1 [\$41,377] Fund 65595 Excess Proceeds from Tax Sale.

DATE: NOV 03 2014

PAGE: Page 2 of 2

RECOMMENDED MOTION:

2. Deny the claim from Robert Weekes, agent for William C. Tygard;
3. Authorize and direct the Auditor-Controller to issue a warrant to Global Discoveries, Ltd. assignee for Household Finance Corporation of California in the amount of \$41,377.59, no sooner than ninety days from the date of the Order, unless an appeal has been filed in Superior Court, pursuant to the California Revenue and Taxation Code Section 4675.

BACKGROUND:

Summary (continued)

The Treasurer-Tax Collector has received two claims for excess proceeds:

1. Claim from Global Discoveries, Ltd. assignee for Household Finance Corporation of California based on an Assignment of Right to Collect Excess Proceeds dated April 18, 2012 and a Deed of Trust recorded August 20, 2004 as Instrument No. 2004-0660285.
2. Claim from Robert Weekes, agent for William C. Tygard based on an Authorization for Agent to Collect Excess Proceeds dated February 25, 2013 and a Grant Deed recorded December 12, 2001 as Instrument No. 2001-617212.

Pursuant to Section 4675 (a) & (b) & (e) of the California Revenue and Taxation Code, it is the recommendation of this office that Global Discoveries, Ltd. agent for Household Finance Corporation of California be awarded excess proceeds in the amount of \$41,377.59. Since the amount claimed by Global Discoveries, Ltd. assignee for Household Finance Corporation of California exceeds the amount of excess proceeds available, there are no funds available for consideration for the claim from Robert Weekes, agent for William C. Tygard. Supporting documentation has been provided. The Tax Collector requests approval of the above recommended motion. Notice of this recommendation was sent to the claimants by certified mail.

Impact on Citizens and Businesses

Excess proceeds are being released to the beneficiary on the deed of trust.

ATTACHMENTS (if needed, in this order):

Copies of the Excess Proceeds Claim forms and supporting documentation are attached.



CLAIM SUMMARY

Date: April 23, 2012
To: Riverside County Treasurer and Tax Collector
Assessors Parcel Number: 297-034-002-5
Last Assessee: TYGARD WILLIAM C
Sale Date: 3/20/2012
TC: 088-086
Item Number: 172

RECEIVED
2012 MAY -3 PM 4: 53
RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

Dear Treasurer/Tax Collector:

1. Claimant(s): Global Discoveries, Ltd.

The following proof of claim(s) for excess proceeds and documents are attached:

1. Deed of Trust naming Household Finance Corporation of California as Beneficiary as Document Number: 2004-0660285, Recorded in Riverside County on 08/20/2004.
2. Loan Repayment and Security Agreement (NOTE)-**Please Note: This Document has been certified by Document Custodian.**
3. Statement of Amount Due & Owing
4. Amount Due & Payable Calculation Worksheet
5. Certificate giving Timothy J. Wallace authority to act on behalf of Household Finance Corporation of California as Vice President and Assistant Secretary of the Administrative Services Division
6. Assignment of Rights To Collect Excess Proceeds signed by Timothy J. Wallace as Vice President and Assistant Secretary of the Administrative Services Division of Household Finance Corporation of California
7. Claim form(s) signed by Global Discoveries
8. Photo ID for: Timothy J. Wallace

Upon approval, claimant(s) request that the Treasurer and Tax Collector issue its warrant(s) as follows:

- One warrant in the amount of \$41,823.00 or 100% of the claimant's share of the excess proceeds made payable to Global Discoveries, Ltd. and mailed to P.O. Box 1748, Modesto, California 95353-1748.

Please address questions regarding the attached claim(s) to Jed Byerly, Chief Operating Officer, at (209) 593-3913, or e-mail to jed@globaldiscoveries.com.

The Client(s) and the staff of Global Discoveries, Ltd., thank you in advance for your timely review and approval of the attached claim(s).

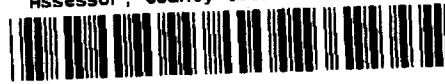
Certified Tracking Number: 7009-3410-0001-7918-3843



Recording Requested By

WHEN RECORDED MAIL TO

NAME **Records Processing Services**
STREET ADDRESS **577 Lamont Road**
CITY & STATE **Elmhurst, IL 60126**



M	S	U	PAGE	SIZE	UA	PCOR	NOCOR	SMF	MISC.
	1		9		1				
									LS
A	R	L			COPY	LONG	REFUND	NCHG	EXAM

DEED OF TRUST

Page 1 of 8)
C
LS

213584

If this box is checked, this Deed of Trust secures future advances.

THIS DEED OF TRUST is made this 17TH day of AUGUST, 20 04, among the Trustor, WILLIAM C TYGARD, AN UNMARRIED MAN whose

address is 14110 EL PASEO RD, RIVERSIDE, CA 92508
(herein "Borrower"), HOUSEKEY FINANCIAL CORPORATION, AN ILLINIOS CORPORATION
(herein "Trustee") and the Beneficiary, HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA,
a corporation organized and existing under the laws of DELAWARE whose address is
2724 CANYON SPRINGS PKWY, SUITE A, RIVERSIDE, CA 92507
(herein "Lender").

The following paragraph preceded by a checked box is applicable.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 125,680.93, evidenced by Borrower's Loan Agreement dated AUGUST 17, 2004 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on AUGUST 17, 2029;

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ _____, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ _____;

TO SECURE to Lender the repayment of the indebtedness, including future advances, evidenced by the Note, with interest thereon at the applicable contract rate (including any adjustments to the amount of payment or the contract rate if that rate is variable) and other charges; the payment of all other sums, with interest thereon, advance in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained, Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust with power of sale, the following described property located in the County of RIVERSIDE State of California:

CONTINUED ON EXHIBIT A-LEGAL DESCRIPTION

which has the address of 14110 EL PASEO RD, RIVERSIDE
(Street) (City)
California 92508 (herein "Property Address");
(Zip Code)



*T25501B6CB91DDT8000CA0079H10**TYGARD

ORIGINAL

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

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) all present and future advances under the Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and (4) the performance of the covenants and agreements of Borrower herein contained; and (5) the payment of such further sums as the then record owner of the Property hereafter may borrow from Lender, when evidenced by another note (or notes) reciting it is so secured.

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

COVENANTS. Borrower and Lender covenant and agree as follows:

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

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

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

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

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 16 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

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



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

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

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

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

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

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

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

Where the original principal amount of the Note then in effect is \$10,000 or more, any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

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

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

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



11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

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

13. Governing Law; Severability. The applicable law contained in the Note shall control. Where no applicable law is contained therein, the state and local laws of the jurisdiction in which the Property is located shall be applicable to this Deed of Trust, except where such laws conflict with Federal law in which case Federal law shall apply. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

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

15. Transfer of the Property; Assumption. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) The creation of a lien or encumbrance subordinate to this Deed of Trust which does not relate to a transfer of rights of occupancy in the property; Provided, that such lien or encumbrance is not created pursuant to a contract for deed; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety; (d) the granting of a leasehold interest which has a term of three years or less and which does not contain an option to purchase; (e) A transfer, in which the transferee is a person who occupies or will occupy the property, which is: (A) a transfer to a relative resulting from the death of the Borrower; (B) a transfer where the spouse or child(ren) becomes an owner of the property; or (C) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the spouse becomes an owner of the property; or (f) A transfer into an inter vivos trust in which the Borrower is a, and remains, the beneficiary and occupant of the property, unless, as a condition precedent to such transfer, the Borrower refuses to provide the Lender with reasonable means acceptable to the Lender by which the Lender will be assured of timely notice of any subsequent transfer of the beneficial interest or change in occupancy; Lender may, at Lender's option, declare all sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is sold or transferred reach an agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by Paragraph 16 hereof.

16. Acceleration; Remedies. Except as provided in paragraph 15 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the



power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in the paragraph 16 including, but not limited to, reasonable attorneys' fees.

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

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

17. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time within three months of the recording of default under this Deed of Trust or at any time prior to entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 16 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

18. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 16 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

19. Reconveyance. Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall, upon payment of its fees, reconvey the Property without warranty to the person or persons legally entitled thereto.

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



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

22. Statement of Obligation. Lender may collect a fee not to exceed \$60 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

23. Arbitration Rider to Note. The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.

(This space intentionally left blank)



EXHIBIT A (PAGE 1)

LOT 46 OF TRACT NO. 3583 IN THE COUNTY OF RIVERSIDE STATE
OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 58 PAGES 1,2 AND
3 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID
COUNTY.



*T255D1B6CB91DOT8000CA0079H00**TYGARD

*

ORIGINAL

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

(Page 7 of 8)

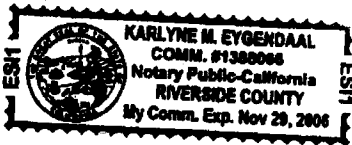
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance of any sale or other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

William C Tygard
William C Tygard - Borrower

STATE OF CALIFORNIA, Riverside County ss: - Borrower

On this 17th day of August, in the year 2004, before me, the undersigned, a Notary Public in and for said State, personally appeared William C Tygard, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is subscribed to the foregoing instrument, and acknowledged that he 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: Karlyne M Eggendaal
Karlyne M Eggendaal
Name (typed or printed)
My Commission expires: 11/29/06

STATE OF CALIFORNIA, _____ County ss:

On this _____ day of _____, in the year 20____, before me, the undersigned, a Notary Public in and for said State, personally appeared _____, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) _____ subscribed to the foregoing instrument, and acknowledged that _____ 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: _____
Name (typed or printed)
My Commission expires:



Title Order No. _____ Escrow Loan No. _____

Deed of Trust
 WITH POWER OF SALE
 (LONG FORM)
Housekey
Financial
Corporation
 AS TRUSTEE

DO NOT RECORD

FOR RECONVEYANCE OR FORECLOSURE SEND TO THE NEAREST
OFFICE OF HOUSEKEY FINANCIAL CORPORATION

REQUEST FOR FULL RECONVEYANCE

To be used only when note has been paid.

Dated _____

To **HOUSEKEY FINANCIAL CORPORATION, Trustee:**

The undersigned is the legal owner and holder of all indebtedness secured by the within Deed of Trust. All sums secured by said Deed of Trust have been fully paid and satisfied; and you are hereby requested and directed, on payment to of any sums owing to you under the terms of said Deed of Trust, to cancel all 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, the estate now held by you under the same.

MAIL RECONVEYANCE TO:	

	(By) _____
	(By) _____

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.

10-06-03 DOT

CA0079H8



*T25501B6CB91DOT8000CA0079H80**TYGARD

*

ORIGINAL

CALIFORNIA COPY CERTIFICATION BY DOCUMENT CUSTODIAN

I, Timothy J. Wallace as Vice President and Assistant Secretary of the Administrative Services Division of Household Finance Corporation of California, hereby swear (or affirm) that the attached reproduction of Loan Repayment and Security Agreement is a true, correct and complete

Description of Original Document

photocopy of a document in my possession.

Timothy J. Wallace

Signature of Custodian of Original Document

636 Grand Regency Blvd Brandon, FL 33510

Address

State of Florida

County of Hillborough

Subscribed and sworn to (or affirmed) before me on this 18th day of APRIL, 2012, by

Timothy J. Wallace

Name of Custodian of Original Document

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.



JACOB L. SCHERBATY
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE089779
Expires 8/1/2015

Signature

J. L. Scherbaty

Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document Copy

Title or Type of Document: Loan Repayment and Security Agreement (NOTE)

Document Date: _____ Identifying No.: _____ No. of Pages: _____

Signer(s) or Issuing Agency: _____

Capacity Claimed by Custodian

Individual Attorney Trustee Business Proprietor or Manager

Corporate Officer — Title: _____

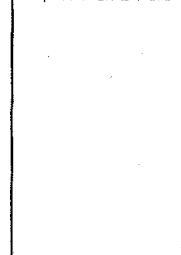
University or School Officer — Title: _____

Governmental Officer or Agent — Title: _____

Other: _____

Custodian Is Representing: _____

RIGHT THUMBPRINT
OF CUSTODIAN
Top of thumb here



LOAN REPAYMENT AND SECURITY AGREEMENT (Page 1 of 4)

LENDER (called "We", "Us", "Our")

HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA
 2724 CANYON SPRINGS PKWY
 SUITE A
 RIVERSIDE CA 92507

California Finance Lenders License No. 603 3448

BORROWERS (called "You", "Your")

TYGARD, WILLIAM C
 SS: [REDACTED]
 14110 EL PASEO RD
 RIVERSIDE CA 92508

LOAN NO: 213584-108553

DATE OF LOAN 08/17/2004	FIRST PAYMENT DUE DATE 09/17/2004	OTHERS SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE 08/17/2029	CONTRACT RATE (per year) 7.685 %
AMOUNT FINANCED \$ 122,499.03		PRINCIPAL \$ 125,680.93		
		CLOSING FEE \$ 200.00		
LIFE INS PREMIUM \$ NONE	DISABILITY INS PREMIUM \$ 61.73 Monthly			
RELI INS PREMIUM \$ NONE				
				ORIGINATION FEE/POINTS \$ 2,981.80
FIRST INSTALLMENT \$ 1,005.70	MONTHLY INSTALLMENT \$ 1,005.70		TERM PERIOD 300	
				PREPAYMENT PENALTY YES

YOU ARE GIVING US A SECURITY INTEREST IN THE REAL ESTATE LOCATED AT THE ABOVE ADDRESS.

REQUIRED INSURANCE. You must obtain insurance for term of loan covering security for this loan as indicated by the word "YES" below, naming us as Loss Payee:

YES Title insurance on real estate security.
 YES Hazard insurance on real estate security.
 Physical damage insurance one vehicle listed under "Security" above if "Y" appears under "Insured".
 Physical damage insurance on other property listed under "Security" above if "Y" appears under "Insured".
 You may obtain any required insurance from anyone you choose and may assign any other policy of insurance you own to cover the security for this loan.
 (See "Security" paragraph above for description of security to be insured.)

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

09-29-03 RE
 OPT PPP

CAB55411



*T255D1B6CB91CEA8000CAB554110**TYGARD

ORIGINAL

1

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 2 of 4)

PAYMENT. In return for this loan, you agree to pay us the Principal (Amount Financed, Points and any Closing Fee shown on page one) plus Interest in monthly payments, computed by the simple interest method on unpaid balances of Principal at 1/12th of the annual Contract Rate as stated on page one plus any monthly insurance premium, if elected, until fully paid. The term points means the Origination Fee (Points) shown on page one. You will pay at our business address on page one or other address given you. If more than one Borrower is named on page one, we may enforce this Agreement against all, or any, Borrowers, but not in a combined amount greater than the amount owed. Payments are applied in the following order: insurance, late charges, interest at the Contract Rate for the actual time outstanding, and principal. For any past due amounts, payments will be applied to the most delinquent monthly installment first, in the same order shown above, until all past due monthly installments are paid in full. For late charge purposes, as long as you make a full monthly installment any month, no late charge will be assessed for that month.

DATE ON WHICH INTEREST BEGINS. If you do not cancel this loan according to your "Notice of Right to Rescind," the date on which Interest begins, payment dates, and effective date of optional credit insurance purchased are postponed by the number of days from this Agreement's date to date you receive this loan.

PAY-OUTS. You agree to pay-outs of Amount Financed as shown on Truth-In-Lending disclosure form. If pay-outs change because loan closing is delayed, (a) you shall pay additional amounts due at closing, or (b) your cash or check will be reduced to cover additional pay-outs.

PREPAYMENT. Subject to the Prepayment Penalty described below, you may prepay any or all of your loan at any time. In any event, if you fully pay before the final payment due date, the amount you owe will be reduced by unearned credit insurance charges, if any. If you prepay before the final due date, Points and any Closing Fee shown on page one, are fully earned when this loan is made and you will not receive a refund of that part of the Finance Charge consisting of Points and any Closing Fee shown on page one.

PREPAYMENT PENALTY. If "YES" is printed in the Prepayment Penalty box on page one of this Agreement, you agree to the following penalty. If you prepay in full within two (2) years of the Date of Agreement (shown on page one), you agree to pay a prepayment penalty equal to the payment of six (6) months' advance interest on the amount prepaid in excess of twenty percent (20%) of the original principal amount. No prepayment penalty will be imposed (a) if this loan is refinanced by another loan with us; (b) after two (2) years; (c) if the loan is prepaid from the proceeds of any insurance; or (d) if we sue you.

LATE CHARGE. If you don't pay any payment in full within 10 days after it's due, you will also pay 5% of the unpaid amount of such payment, as a late charge.

BAD CHECK CHARGE. We will charge you a fee of \$15 if any payment check is returned because of insufficient funds or is otherwise dishonored.

OTHER CHARGES. You agree to pay any amounts actually incurred by Lender in connection with the loan account for title examination, appraisal, title insurance, escrow fees, tax service fees, trustee fees involving the real estate covered by your Deed of Trust, and recording, release and reconveyance fees, if any.

FAILURE TO PAY. If you don't pay on time, or fail to observe each covenant and condition of the Deed of Trust or fail to keep required insurance in force, after we notify you, but without our need to demand payment in full, we may sue you for the total amount you owe. You will pay our costs, including reasonable attorney fees, to collect this loan or to realize on any security.

SATISFACTION OF JUDGMENT - SPOUSE'S PROPERTY. The separate property of any married person who signs below shall be subject to execution to satisfy any judgment entered on this Agreement.

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

09-29-03 RE
OPT PPP

CAB55412



*T2550186CB91CEA8000CAB554120**TYGARD

ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 3 of 4)

DUE-ON-SALE. Please note the following provision contained in the Deed of Trust:

Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) The creation of a lien or other encumbrance subordinate to this Deed of Trust which does not relate to a transfer of rights of occupancy in the property; Provided, that such lien or encumbrance is not created pursuant to a contract for deed; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety; (d) The granting of a leasehold interest which has a term of three years or less and which does not contain an option to purchase; (e) A transfer in which the transferee is a person who occupies or will occupy the property, which is: (A) a transfer to a relative resulting from the death of the borrower (B) a transfer where the spouse or child(ren) becomes an owner of the property; (C) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the spouse becomes an owner of the property; or (f) a transfer into an inter vivos trust in which the borrower is a, and remains, the beneficiary and occupant of the property, unless, as a condition precedent to such transfer, the borrower refuses to provide the lender with reasonable means acceptable to the lender by which the lender will be assured of timely notice of any subsequent transfer of the beneficial interest or change in occupancy; the lender may, at lender's option, declare all sums secured by this Deed of Trust to be immediately due and payable.

PROPERTY INSURANCE:

A. YOUR OBLIGATION TO INSURE. You shall keep the structures located on the real property securing this loan insured against damage caused by fire and other physical hazards, name us as a loss payee and deliver to us a loss payable endorsement. If insurance covering the real property is cancelled or expires while the loan is outstanding and you do not reinstate the coverage, we may obtain, at our option, hazard insurance coverage protecting our interest in the real property as outlined below.

B. LENDER'S RIGHT TO PLACE HAZARD INSURANCE. You authorize us, at our option, to obtain coverage on the Property in an amount not greater than the outstanding balance of principal and interest on the loan or, if known to be less, the replacement value of the Property, in the event that you fail to maintain the required hazard insurance outlined above or fail to provide adequate proof of its existence. You authorize us to charge you for the costs of this insurance and add the insurance charges to your loan. The Insurance charges will be added to the unpaid balance of the loan which accrues interest at the Contract Rate. The addition of the insurance charges due might increase the amount of your final installment. The cost of Lender placed hazard insurance might be higher than the cost of standard insurance protecting the property. The Lender placed insurance will not insure the contents of the property or provide liability coverage. The insurance might not be the lowest cost coverage of its type available and you agree that we have no obligation to obtain the lowest cost coverage. We or an affiliated company might receive some benefit from the placement of this insurance and you will be charged for the full cost of the premium without reduction for any such benefit. If at any time after we have obtained this insurance, you provide adequate proof that you have subsequently purchased the required coverage, we will cancel the coverage we obtained and credit any unearned premiums to your loan.

CREDIT REPORTING AND CUSTOMER INFORMATION PRACTICES. If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you. You understand and agree that we will call you from time to time to discuss your financial needs and any loan products that may be of interest to you as may be permitted by Applicable Law. For more information regarding our privacy practices, please refer to our Privacy Statement, which is included with your loan documents.

SECURITY. You agree to give us a security interest in the real estate as described in the Deed of Trust.

INSURANCE. Optional credit insurance and any required insurance disclosures are attached to this Agreement and are incorporated herein by reference.

NOTICE: THE FOLLOWING PAGE CONTAINS ADDITIONAL CONTRACT TERMS.

09-29-03 RE
OPT PPP

CAB55413



*T255D1B6CB91CEA8000CAB554130**TYGARD

ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 4 of 4)

You direct the disbursements shown on Truth-In-Lending Disclosure form, acknowledge receiving a copy of this Agreement and that form, Group Creditor Insurance Certificates, if any such coverage requested, and disability claim procedures.

- You do intend to use the proceeds of this loan primarily for personal, family, or household purposes. This loan is made pursuant to the California Finance Lenders Law, Division 9 of the Financial Code.
- You do not intend to use this loan for personal, family or household purposes. This loan is made pursuant to the California Finance Lenders Law, Division 9 of the Financial Code.

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

ALTERNATIVE DISPUTE RESOLUTION AND OTHER RIDERS. The terms of the Arbitration Agreement and any other Riders signed as part of this loan transaction are incorporated into this Agreement by reference.

APPLICABLE LAW. This loan was made for a personal, family or household purpose and is to be considered a consumer loan governed by the California Finance Lenders Law (CFLL). This loan is also a federally related loan authorized by Section 501(a), Part A, Title V, Public Law 96-221, also known as section 1735f-7(a), Title 12, United States Code, unless superseded by federal law.

FOR INFORMATION CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA.

YOU HAVE RECEIVED A COMPLETE COPY OF THIS AGREEMENT AND THE TRUTH-IN-LENDING DISCLOSURES.

BORROWERS:

William C Tygard (SEAL)

_____ (SEAL)

_____ (SEAL)

WITNESS:

Karlyn M Eggedal

09-29-03 RE
OPT PPP

CAB554 14



*T2550 1B6CB9 1CEA8000 CAB554 140**TYGARD

*

ORIGINAL

STATEMENT OF AMOUNT DUE AND OWING

The undersigned hereby states that the original amount of the lien or security interest against Assessor's Parcel Number(s) 297-034-002-5, Situs Address: 14110 EL PASEO RD RIVERSIDE CA 92508 was \$125,680.93. The amount still due and owing as of the 3/20/2012 sale of the tax-defaulted property by the Riverside County Tax Collector was at least \$113,289.64.

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

4-18-12
DATE: MONTH, DAY, YEAR

Timothy J. Wallace, AP
Household Finance Corporation of California
Timothy J. Wallace-Vice President and
Assistant Secretary of the Administrative Services Division

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of Florida

County of Hillsborough

On 4-18-12 before me, Jacob L Scherbaty, personally appeared
(Date) (here insert name and title of the officer)

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

WITNESS my hand and official seal.

Timothy J. Wallace
Signature of Notary Public

(seal)



JACOB L. SCHERBATY
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE089779
Expires 5/1/2015

Amount Due And Payable Calculation

Trustor(s) or Debtor(s): William C. Tygard
Beneficiary(ies) or Creditor(s): Household Finance Corporation of California
Instrument Number: 2004-660285
County: Riverside
APN: 297-034-002-5

Original Principal Balance of Loan: \$125,680.93
Interest Rate: 7.685%

Last Payment Received Date: 5/20/2011
Interest Accrual to Date: 3/20/2012
Total in Years: 0.83

Monthly Payment: \$1,005.70

Late Payment Penalty-Percent: 5%

Total Due to Date: \$113, 289.64

ASSIGNMENT OF RIGHT TO COLLECT EXCESS PROCEEDS

To expedite processing of this claim, we would strongly suggest you use this form. For this form to be valid it must be completed in its entirety and documentation establishing the assignor as a "party of interest" must be provided at the time this document is filed with the Treasurer-Tax Collector. PLEASE SEE REVERSE SIDE OF THIS DOCUMENT FOR FURTHER INSTRUCTIONS.

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), I, the undersigned, do hereby assign to GLOBAL DISCOVERIES, LTD. my right to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number 297-034-002-5, Tax Sale Number 088-086, Item 172 sold at public auction on 3/20/2012. I understand that the total of excess proceeds available for refund is \$ 41,823.00+/-, and that I AM GIVING UP MY RIGHT TO FILE A CLAIM FOR THEM. FOR VALUABLE CONSIDERATION RECEIVED I HAVE SOLD THIS RIGHT OF COLLECTION (assignment) TO THE ASSIGNEE. I certify under penalty of perjury that I have disclosed to the assignee all facts of which I am aware relating to the value of this right I am assigning.

[Signature] 4-18-12
(Signature of Party of Interest/Assignor) (Date)

Household Finance Corporation of California-By: Timothy J. Wallace as Vice President and Assistant Secretary of the Administrative Services Division
(Name Printed)

Tax ID/SS# [Redacted]

636 Grand Regency Blvd
(Address)

Brandon, FL 33510
(City/State/Zip)

STATE OF FLORIDA)
COUNTY OF Hillsborough) ss.

813-571-8505
(Area Code/Telephone Number)

On 4-18-12, before me, the undersigned, a Notary Public in and for said State, personally appeared Timothy J. Wallace Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to 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]
(Signature of Notary)



JACOB L. SCHERBATY
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE089779 (This area for official seal)
Expires 5/1/2015

I, the undersigned, certify under penalty of perjury that I have disclosed to the party of interest (assignor), pursuant to Section 4675 of the California Revenue and Taxation Code, all facts of which I am aware relating to the value of the right he is assigning, that I have disclosed to him the full amount of excess proceeds available, and that I HAVE ADVISED HIM OF HIS RIGHT TO FILE A CLAIM ON HIS OWN WITHOUT ASSIGNING THAT RIGHT.

[Signature]
(Signature of Assignee)

Jed Byerly, Chief Operating Officer
(Name Printed)

Tax ID/SS# 77-0558969

Global Discoveries, Ltd.
(Address)

STATE OF CALIFORNIA)
COUNTY OF Stanislaus) ss.

P.O. Box 1748
Modesto, California 95353-1748
(City/State/Zip)

Phone: (209) 593-3913

On April 23, 2012, before me, the undersigned, a Notary Public in and for said State, personally appeared ***Jed Byerly*** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

[Signature]
(Signature of Notary)

117-174 (3/85) (Ret-Perm)
GD Number: 16658-168513



(This area for official seal)

—

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX DEFAULTED PROPERTY

To: Riverside County Treasurer and Tax Collector

Assessor's Parcel No: 297-034-002-5
Tax Sale Number: 088-086
Item Number: 172
Default Number: 2006-297034002-0000
Date of Sale: 3/20/2012

The undersigned claimant, Global Discoveries, Ltd., claims \$41,823.00+/- or 100% of the claimant's share of the actual amount of excess proceeds from the sale of the property referenced above.

Global Discoveries, Ltd., claims its status as a party of interest pursuant to Section 4675 of the California Revenue and Taxation Code based upon the attached documentation:

Please refer to Claim Summary and attached Documents

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

Executed this 23rd day of April, 2012 at Modesto, California.

By: [Signature]
Jed Byerly, Chief Operating Officer
Global Discoveries, Ltd. Tax ID # 77-0558969
P.O. Box 1748
Modesto, CA 95353-1748
(209) 593-3913

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of California

County of Stanislaus

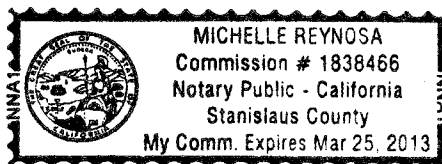
On 4-23-2012 before me, Michelle Reynosa, Notary Public, personally appeared
(Date) (here insert name and title of the officer)

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

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

WITNESS my hand and official seal.

[Signature] (seal)
Signature of Notary Public

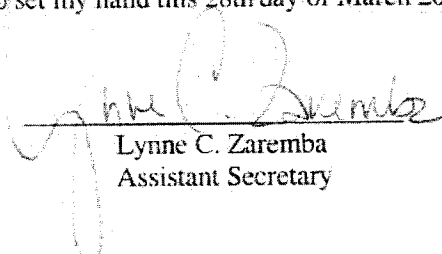


**CERTIFICATE AS TO AUTHORITY
OF TIMOTHY WALLACE**

The undersigned does hereby certify that she is a duly appointed, qualified and acting Assistant Secretary of the companies listed on Schedule I hereto (collectively, the "Companies" and each, the "Company") and that as such Assistant Secretary I have custody of the corporate books and records and hereby certify that:

1. Attached hereto as Exhibit A is a true and complete copy of the resolutions of the Company duly adopted on May 5, 2011 relating to the Administrative Services Division of the Company and said resolutions have not been amended or rescinded and are now in full force and effect; and
2. Timothy Wallace is a duly appointed and acting Vice President and Assistant Secretary of the Administrative Services Division of the Company and in said capacity is authorized to execute any and all documents as may be necessary or advisable at any time and from time to time to satisfy and facilitate his role on behalf of the Company.

IN WITNESS WHEREOF, I have hereunto set my hand this 28th day of March 2012.



Lynne C. Zaremba
Assistant Secretary

Schedule I

List of Companies

Beneficial Connecticut Inc.
Beneficial Consumer Discount Company
Beneficial Credit Services Inc.
Beneficial Financial I Inc.
Beneficial Florida Inc.
Beneficial Homeowner Service Corporation
Beneficial Kentucky Inc.
Beneficial Loan & Thrift Co.
Beneficial Louisiana Inc.
Beneficial Maine Inc.
Beneficial Massachusetts Inc.
Beneficial Michigan Inc.
Beneficial Mortgage Corporation
Beneficial New Hampshire Inc.
Beneficial New York Inc.
Beneficial Oregon Inc.
Beneficial Rhode Island Inc.
Beneficial South Dakota Inc.
Beneficial Tennessee Inc.
Beneficial West Virginia Inc.
Beneficial Wyoming Inc.
Capital Financial Services Inc.
Decision One Mortgage Company, LLC
Household Finance Consumer Discount Company
Household Finance Corporation II
Household Finance Corporation III
Household Finance Corporation of Alabama
Household Finance Corporation of California
Household Finance Corporation of Nevada
Household Finance Corporation of West Virginia
Household Finance Industrial Loan Company of Iowa
Household Finance Realty Corporation of Nevada
Household Finance Realty Corporation of New York
Household Financial Center Inc.
Household Industrial Finance Company
Household Industrial Loan Company of Kentucky
Household Realty Corporation
HSBC Credit Center, Inc.
HSBC Mortgage Services Inc.
Mortgage One Corporation

Confirmation of the Administrative Services Division
Unanimous Written Consent of the Board of Directors of
each of the companies identified on Schedule I (the "Company")
dated May 5, 2011

WHEREAS, the Company created the Administrative Services Division for the purpose of servicing the Company's loan operations.

NOW THEREFORE BE IT RESOLVED that the Administrative Services Division is hereby confirmed for the purpose of preparing, managing, executing and delivering certain documents and actions in connection with and for the purpose of servicing loans on behalf of the Company;

FURTHER RESOLVED that the President, a Vice President or any Assistant Vice President is hereby authorized and empowered in the Company's name and on its behalf to appoint various individuals to the office of Vice President & Assistant Secretary of the Administrative Services Division of the Company (for purposes herein, referred such appointed individuals is an "Authorized Individual");

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents, certificates, instruments as may be necessary or advisable from time to time to satisfy, release, quitclaim, discharge, terminate or subordinate certain mortgages, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest in real or personal property as taken or held by the Company as security for loans or debts;

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a foreclosure action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a foreclosure action;

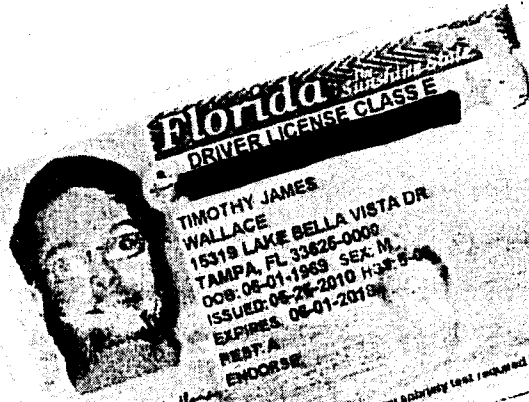
FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a bankruptcy action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a bankruptcy action;

FURTHER RESOLVED that such Authorized Individual working on behalf of the Company's Real Estate Owned Division is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time to facilitate the sale or release of certain real estate owned by the Company, including by not limited, listing agreements, real estate sales contracts and addendums (as maybe amended, supplemented or otherwise modified from time to time), satisfactions, releases, quitclaims, discharges, termination or subordination of mortgages, HUD-1 Settlement Statements (as maybe amended, supplemented or otherwise modified from time to time), escrow instructions, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest on real or personal property as taken or held by the Company as security for loans or debts as such Authorized Individual is so directed and assigned such responsibility by the Authorized Individual's Unit Manager of the Company's Real Estate Owned Division;

FURTHER RESOLVED, that each Authorized Individual is authorized and directed to take, or cause to be taken, all such action and to execute, deliver, certify and/or file or cause to be executed and delivered, all such agreements, amendments, undertakings, documents, instruments and certificates and to

pay all related costs and expenses as such officer shall approve as necessary and/or advisable in order to carry out the intent and accomplish the purposes of the foregoing resolutions and the transactions contemplated thereby, the taking of such actions and the execution, delivery, and/or certification of such documents to be conclusive evidence of such approval; and

FURTHER RESOLVED, that any and all actions taken in connection with the objectives of the foregoing resolutions by any individual appointed to the Company's Administrative Services Division, or any person pursuant to a power of attorney granted by such officer, prior to the date of these resolutions is hereby ratified, confirmed and approved.



Florida
DRIVER LICENSE CLASS E

TIMOTHY JAMES
WALLACE
15319 LAKE BELLA VISTA DR
TAMPA, FL 33626-0009
DOB: 08-01-1969 SEX: M
ISSUED: 06-26-2010 HSP: 5-00
EXPIRES: 08-01-2018
REST: A
ENDORSE:

Timothy J. Wallace

SAFE DRIVER

Operation of a motor vehicle constitutes consent to any sobriety test required by law.

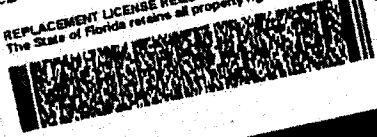
RESTRICTIONS: A-Corrective Lenses

ENDORSEMENTS:

CLASS: E - Any non-commercial vehicle with a GVWR less than 28,001 lbs. or any RV

REPLACEMENT LICENSE REQUIRED WITHIN 10 DAYS OF ADDRESS OR NAME CHANGE

The State of Florida retains all property rights herein.



Executive Director
Julie James
Sandra C. Lambert
Director of Driver Licenses
10251062802148
Rev Date 08-21-08

www.flhsmv.gov



0102343481003

1



December 30, 2013

VIA CERTIFIED MAIL

Jennifer Pazicni
Excess Proceeds Dept
RIVERSIDE COUNTY
4080 Lemon St. 4th Floor
Riverside, CA 92502

APN(S): 297-034-002
Date of Sale: 03/20/2012
TC # 088-086
Item # 172

RECEIVED
2014 JAN -6 PM 2:59
RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

Dear Excess Proceeds Dept:

Per your request, following is the additional supporting documentation that applies to the above referenced parcel(s):

- Original notarized updated Statement of Amount Due and Owing

We hope the enclosed should assist in perfecting our claim, if you should have any further questions please contact Amy Elmer at 209-593-3917 or 1-800-710-1703. Thank you.

Sincerely,

Melissa Stivers
Claims Processing
Global Discoveries, LTD.

Enclosures

Certified Tracking# 7013-1710-0000-7420-3680



STATEMENT OF AMOUNT DUE AND OWING

The undersigned hereby states that the original amount of the lien or security interest against Assessor's Parcel Number(s) 297-034-002, Situs Address: 14110 EL PASEO RD RIVERSIDE CA 92508 was \$125,680.93. The amount still due and owing as of the 3/20/2012 sale of the tax-defaulted property by the Riverside County Tax Collector was at least \$113,289.64; no further payments were received after this date.

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

12-26-13
DATE: MONTH, DAY, YEAR

Timothy J. Wallace, VP
Household Finance Corporation of California
Timothy J. Wallace-Vice President and
Assistant Secretary of the Administrative Services Division

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of Florida

County of Hillsborough

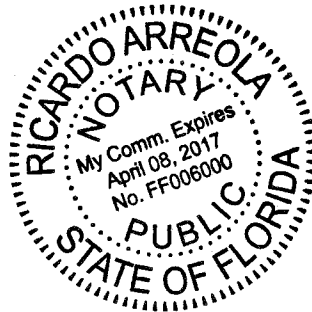
On 12/26/13 before me, RICARDO ARREOLA, personally appeared
(Date) (here insert name and title of the officer)

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

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

WITNESS my hand and official seal.

[Signature] (seal)
Signature of Notary Public



GLOBAL DISCOVERIES



1120 13th Street, Suite A | Modesto, CA 95354

Return Service Requested



7013 1710 0000 7420 3680



1000



92502

U.S. POSTAGE
PAID
MODESTO, CA
95350
DEC 31 '13
PNDUNT

\$6.11
00056185-07

TREASURER-TAX COLLECTOR,
DATA/MAILROOM
JAN 06 2014
RECEIVED

May 5, 2014

Desiree Taylor
Tax Sale Operations-Excess Proceeds Dept.
Riverside County
4080 Lemon St. 4th Floor
Riverside, CA 92501

APN(s): 297-034-002-5

Dear Ms. Taylor:

Per your request, Please find the enclosed additional documentation to support our claim for the above referenced parcel:

- **Certified Copy by Document Custodian** of Certificate As To Authority Household Finance Corporation of California

We hope the enclosed information should assist in perfecting our claim. If there is anything further that you may need please contact me at (209) 593-3919 or (800) 370-9413. Thank you in advance for your time.

Respectfully,



Jed Byerly

Managing Member of Global Discoveries Ltd.

VIA CERTIFIED MAIL

RIVERSIDE COUNTY
AREAS-TAX COLLECTOR

2014 MAY 13 AM 11:58

RECEIVED

Certified Tracking # 7013-1710-0000-7420-0863

CERTIFICATE AS TO AUTHORITY

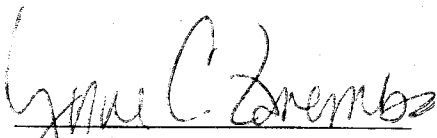
HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA

The undersigned does hereby certify that she is a duly appointed, qualified and acting Assistant Secretary of Household Finance Corporation of California, a Delaware corporation (the "Company"), and that as such Assistant Secretary I have custody of the corporate books and records and hereby certify that:

- 1. Attached hereto as Exhibit A is a true and complete copy of the resolutions of the Company duly adopted on May 9, 2013 relating to the Administrative Services Division of the Company and said resolutions have not been amended or rescinded and are now in full force and effect; and
- 2. Timothy Wallace is a duly appointed and acting Vice President and Assistant Secretary of the Administrative Services Division of the Company and in said capacity is authorized to execute any and all documents as may be necessary or advisable at any time and from time to time to satisfy and facilitate his role on behalf of the Company.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Company this 28th day of April 2014.

[SEAL]

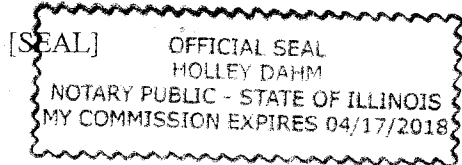

 Lynne C. Zarembo
 Assistant Secretary

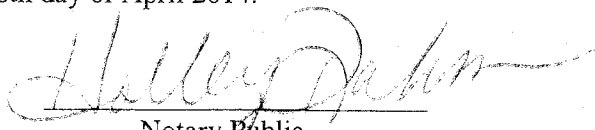
STATE OF ILLINOIS)
)
 COUNTY OF LAKE)

ss:

I, Holley Dahm, a Notary Public, do hereby certify that Lynne C. Zarembo personally known by me to be the same person whose name is designated and signed above as an Assistant Secretary, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that she, being duly authorized, signed, sealed, and delivered the said instrument as the free and voluntary act of said entities and as her own free and voluntary act, for the uses and purposes set forth therein.

Given under my hand and notarial seal this 28th day of April 2014.




 Notary Public

Confirmation of the Administrative Services Division
Unanimous Written Consent of the Board of Directors of
Household Finance Corporation of California (the "Company") dated May 9, 2013

WHEREAS, the Company created the Administrative Services Division for the purpose of servicing the Company's loan operations.

NOW THEREFORE BE IT RESOLVED that the Administrative Services Division is hereby confirmed for the purpose of preparing, managing, executing and delivering certain documents and actions in connection with and for the purpose of servicing loans on behalf of the Company;

FURTHER RESOLVED that the President, a Vice President or any Assistant Vice President is hereby authorized and empowered in the Company's name and on its behalf to appoint various individuals to the office of Vice President & Assistant Secretary of the Administrative Services Division of the Company (for purposes herein, referred such appointed individuals is an "Authorized Individual");

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents, certificates, instruments as may be necessary or advisable from time to time to satisfy, release, quitclaim, discharge, terminate or subordinate certain mortgages, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest in real or personal property as taken or held by the Company as security for loans or debts;

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a foreclosure action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a foreclosure action;

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a bankruptcy action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a bankruptcy action;

FURTHER RESOLVED that such Authorized Individual working on behalf of the Company's Real Estate Owned Division is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time to facilitate the sale or release of certain real estate owned by the Company, including by not limited, listing agreements, real estate sales contracts and addendums (as maybe amended, supplemented or otherwise modified from time to time), satisfactions, releases, quitclaims, discharges, termination or subordination of mortgages, HUD-1 Settlement Statements (as maybe amended, supplemented or otherwise modified from time to time), escrow instructions, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest on real or personal property as taken or held by the Company as security for loans or debts as such Authorized Individual is so directed and assigned such responsibility by the Authorized Individual's Unit Manager of the Company's Real Estate Owned Division;

FURTHER RESOLVED that, as may be necessary or advisable from time to time to facilitate the servicing, recovery, collection and/or sale of the Company's charged-off accounts and receivables, including activities relating to legal actions and the sale of the Company's charged-off accounts, each Authorized Individual is hereby authorized, empowered and directed to prepare, execute, file and deliver

all such documents and instruments, including but not limited to certificates, attestations, affidavits, verifications of accounts, declarations of sale, notices of satisfaction of liens, statements of facts, powers of attorney, discovery responses, bills of sale, and sale agreement and similar documents and instruments, as may be deemed necessary and appropriate in connection with such activities. The Company's Administrative Services Division shall be limited in its authority to the execution of such sale and/or account transfer related documents so that such documents do not exceed a sale amount of \$5 million.

FURTHER RESOLVED, that each Authorized Individual is authorized and directed to take, or cause to be taken, all such action and to execute, deliver, certify and/or file or cause to be executed and delivered, all such agreements, amendments, undertakings, documents, instruments and certificates and to pay all related costs and expenses as such officer shall approve as necessary and/or advisable in order to carry out the intent and accomplish the purposes of the foregoing resolutions and the transactions contemplated thereby, the taking of such actions and the execution, delivery, and/or certification of such documents to be conclusive evidence of such approval;

FURTHER RESOLVED, that each Authorized Individual is authorized and directed to take, or cause to be taken, all such action and to execute, deliver, certify and/or file or cause to be executed and delivered, all such agreements, affidavits, amendments, undertakings, documents, instruments and certificates in the capacity of an officer of an interim servicer, such interim servicer being an HSBC entity that has adopted the Administrative Services Division and is identified in a contractual agreement with a third party as an interim servicer ("Interim Servicer"), and as such Interim Servicer has received the appropriate letter of direction or power of attorney authorizing the Interim Servicer to act on behalf of a third party; and

FURTHER RESOLVED, that any and all actions taken in connection with the objectives of the foregoing resolutions by any individual appointed to the Company's Administrative Services Division, or any person pursuant to a power of attorney granted by such officer, prior to the date of these resolutions is hereby ratified, confirmed and approved.

May 2013

CALIFORNIA COPY CERTIFICATION BY DOCUMENT CUSTODIAN

I, Jed Byerly, Managing Member of Global Discoveries LTD., hereby swear (or affirm) that the attached reproduction of Certificate As To Authority Household Finance Corporation of California is a true, correct and complete

Description of Original Document

photocopy of a document in my possession.

[Signature]
Signature of Custodian of Original Document

1120 13th St. Suite A Modesto CA, 95354
Address

State of California

County of Stanislaus

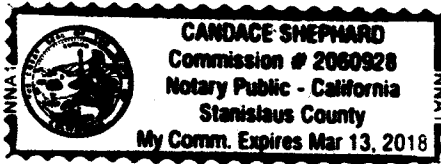
Subscribed and sworn to (or affirmed) before me on this 5 day of May, 2014, by

Date Month Year

Jed Byerly
Name of Custodian of Original Document

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

[Signature]
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document Copy

Title or Type of Document: Certificate As To Authority Household Finance Corporation of California

Document Date: 4/28/14 Identifying No.: N/A No. of Pages: 3

Signer(s) or Issuing Agency: Lynne Zarembo

Capacity Claimed by Custodian

Individual Attorney Trustee Business Proprietor or Manager

Corporate Officer — Title: _____

University or School Officer — Title: _____

Governmental Officer or Agent — Title: _____

Other: _____

Custodian Is Representing: _____

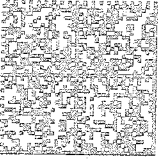
RIGHT THUMBPRINT OF CUSTODIAN

Top of thumb here

CERTIFIED MAIL™



7013 1710 0000 7420 0663



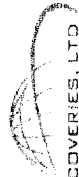
UNITED STATES POSTAGE
EAGLE
FITNEY BOWES

02 1P \$ 007.19
0003945878 MAY 07 2014
MAILED FROM ZIP CODE 95354

TREASURER-TAX COLLECTOR
DATA / MAILROOM

MAY 13 2014

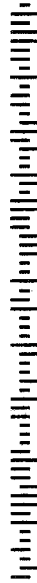
RECEIVED



Global Discoveries, LTD
1120 13th Street, Suite A
Modesto, CA 95354

GLOBAL DISCOVERIES, LTD

Desiree Taylor
Tax Sale Operations-Excess Proceeds Dept
Riverside County
4080 Lemon St. 4th Floor
Riverside, CA 92501



Pazicni, Jennifer

From: Pazicni, Jennifer
Sent: Wednesday, December 18, 2013 8:26 AM
To: 'amy.elmer@gd-ltd.com'
Cc: Potenciano, Adrian
Subject: EP 192-172 W. Tygard

Dear Ms. Amy Elmer,

Hello, my name is Jennifer and I will be taking over the excess proceeds duties from Adrian. I am currently in the process of reviewing your claim for Household Finance Company, APN 297034002-5. Will you please send an updated statement of monies owed for this claim? The required documentation is due by January 21, 2014. If you have any questions, please let me know.

Thank you,

Jennifer Pazicni
Excess Proceeds/Tax Sale Operations
951 955-3947

Taylor, Desiree

From: Pazicni, Jennifer
Sent: Friday, May 02, 2014 3:12 PM
To: Finley, Sandy; Taylor, Desiree; Potenciano, Adrian
Subject: FW: EP 192-172 APN 297034002-5
Attachments: Certificate of Authority.pdf

The following is in regards to excess proceeds.

Thank you,

Jen ☺

From: Candace Shephard [<mailto:candace.shephard@gd-ltd.com>]
Sent: Friday, May 02, 2014 3:12 PM
To: Pazicni, Jennifer
Cc: Amy Elmer
Subject: EP 192-172 APN 297034002-5

Hi Jennifer,

Per your request in the below email to Amy Elmer, attached is a much more detailed Certificate stating Lynne's authority which is notarized and stamped with the corporate seal. Please let me know if you have any further questions or concerns. Thank you.

Sincerely,

Candace Shephard

Global Discoveries, Ltd.
209-593-3902
800.370.9491
candace.shephard@gd-ltd.com

Dear Ms. Elmer,

I am currently working on your claim for Excess Proceeds for Household Finance Corporation. I received your document from Lynne C. Zarembo, Assistant Secretary authorizing Timothy Wallace to claim on behalf of Household Finance Corporation. But do you have anything showing that Lynne C. Zarembo has the authority to make such an appointment? Please let me know if you have any documents tying Ms. Zarembo to Household Finance Corporation.

Thank you,

Jennifer Pazicni
Riverside County Treasurer-Tax Collector's Office
Excess Proceeds/Tax Sale Operations
951 955-3947

Pazicni, Jennifer

From: Amy Elmer <amy.elmer@gd-ltd.com>
Sent: Monday, March 24, 2014 9:33 AM
To: Pazicni, Jennifer
Subject: RE: EP 192-172 APN 297034002-5

We are currently working on this request. Thank you!

*Amy L. Elmer
Manager of Claims Processing
Direct: 800.710.1703
Direct: 209.593.3917*

CONFIDENTIALITY NOTICE:

*This e-mail transmission, and any documents, files or previous e-mail messages attached to it may contain confidential information that is legally privileged and is intended for the designated recipient only. If you have received it in error, please notify the sender immediately and delete the original. Any other use of the email by you is **STRICTLY PROHIBITED.***

From: Pazicni, Jennifer [<mailto:JPazicni@co.riverside.ca.us>]
Sent: Thursday, March 06, 2014 3:05 PM
To: Amy Elmer
Subject: EP 192-172 APN 297034002-5

Dear Ms. Elmer,

I am currently working on your claim for Excess Proceeds for Household Finance Corporation. I received your document from Lynne C. Zarembo, Assistant Secretary authorizing Timothy Wallace to claim on behalf of Household Finance Corporation. But do you have anything showing that Lynne C. Zarembo has the authority to make such an appointment? Please let me know if you have any documents tying Ms. Zarembo to Household Finance Corporation.

Thank you,

Jennifer Pazicni
Riverside County Treasurer-Tax Collector's Office
Excess Proceeds/Tax Sale Operations
951 955-3947

Taylor, Desiree

From: Taylor, Desiree
Sent: Friday, May 02, 2014 3:23 PM
To: 'candace.shephard@gd-ltd.com'
Subject: RE: EP 192-172 APN 297034002-5

Hello Candace,

Jen was recently promoted to another unit and so I will be helping out in the time being. Will the originals be sent into our office?

Thank you,

Desiree Taylor
Phone 951-955-3859
Fax 951-955-3990

From: Candace Shephard [<mailto:candace.shephard@gd-ltd.com>]
Sent: Friday, May 02, 2014 3:12 PM
To: Pazicni, Jennifer
Cc: Amy Elmer
Subject: EP 192-172 APN 297034002-5

Hi Jennifer,

Per your request in the below email to Amy Elmer, attached is a much more detailed Certificate stating Lynne's authority which is notarized and stamped with the corporate seal. Please let me know if you have any further questions or concerns. Thank you.

Sincerely,

Candace Shephard

Global Discoveries, Ltd.
209-593-3902
800.370.9491
candace.shephard@gd-ltd.com

Dear Ms. Elmer,

I am currently working on your claim for Excess Proceeds for Household Finance Corporation. I received your document from Lynne C. Zarembo, Assistant Secretary authorizing Timothy Wallace to claim on behalf of Household Finance Corporation. But do you have anything showing that Lynne C. Zarembo has the authority to make such an appointment? Please let me know if you have any documents tying Ms. Zarembo to Household Finance Corporation.

Thank you,

Jennifer Pazicni
Riverside County Treasurer-Tax Collector's Office

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX-DEFAULTED PROPERTY
(SEE REVERSE SIDE FOR FURTHER INSTRUCTIONS)

To: Don Kent, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

TC 192 Item 172 Assessment No.: 297034002-5

Assessee: TYGARD, WILLIAM C

Situs: 14110 EL PASEO RD RIVERSIDE

Date Sold: March 20, 2012

Date Deed to Purchaser Recorded: May 11, 2012

Final Date to Submit Claim: May 13, 2013

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 41,835.89 from the sale of the above mentioned real property. I/We were the lienholder(s), property owner(s) [check in one box] at the time of the sale of the property as is evidenced by Riverside County Recorder's Document No. 2001-617212; recorded on 12/12/2001. A copy of this document is attached here to. I/We are the rightful claimants by virtue of the attached assignment of interest. I/We have listed below and attached hereto each item of documentation supporting the claim submitted.

NOTE: YOUR CLAIM WILL NOT BE CONSIDERED UNLESS THE DOCUMENTATION IS ATTACHED.

append to claim (documents previously submitted)
note updated address below

If the property is held in Joint Tenancy, the taxsale process has severed this Joint Tenancy, and all Joint Tenants will have to sign the claim unless the claimant submits proof that he or she is entitled to the full amount of the claim, the claimant may only receive his or her respective portion of the claim.

I/We affirm under penalty of perjury that the foregoing is true and correct.

Executed this 10th day of May, 2013 at Los Angeles County, CA
County, State

[Signature] as William Tygard,
Signature of Claimant attorney-in-fact

Signature of Claimant

Robert Weekes
Print Name

Print Name

5270 W. 64th St.
Street Address

Street Address

Inglewood, CA 90302
City, State, Zip

City, State, Zip

520-440-8296
Phone Number

Phone Number

AUTHORIZATION FOR AGENT TO COLLECT EXCESS PROCEEDS

To expedite processing of this claim, we would strongly suggest you use this form. For this form to be valid it must be completed in its entirety and documentation establishing the assignor's claim as a "party of interest" must be provided at the time this document is filed with the Treasurer-Tax Collector. PLEASE SEE REVERSE SIDE OF THIS DOCUMENT FOR FURTHER INSTRUCTIONS.

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), I, the undersigned, do hereby make Robert Weekes my agent to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number Item # 172 297034002-5 sold at public auction on March 20, 2012. I understand that I AM NOT SELLING MY RIGHT TO THE REFUND, but merely naming an agent for collection purposes for my convenience.

I also understand that the total of excess proceeds available for refund is \$ 41,835.84 and that I have a right to file a claim for this refund on my own, without the help of an agent. For valuable consideration received my agent is appointed to act on my behalf.

William C. Tygard
(Signature of Party of Interest)

WILLIAM C TYGARD
(Name Printed)

231 E. ALESSANDRO BLVD STE A
(Address)

STATE OF CALIFORNIA)ss.
COUNTY OF Riverside)

RIVERSIDE CA 92508
(City/State/Zip)

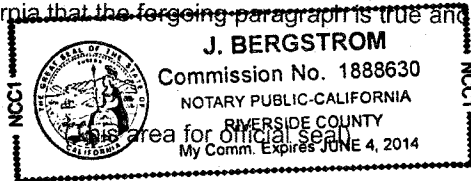
951 662-5915
(Area Code/Telephone Number)

On FEB 25, 2013, before me, J BERGSTROM Notary Public, personally appeared WILLIAM C TYGARD, 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.

J Bergstrom
(Signature of Notary)



I, the undersigned, certify under penalty of perjury that I have disclosed to the party of interest, pursuant to Section 4675 of the California Revenue and Taxation Code, the full amount of excess proceeds available and ADVISED HIM OF HIS RIGHT TO FILE A CLAIM ON HIS OWN, WITHOUT THE HELP OF AN AGENT.

Robert Weekes
(Signature of Agent)

Robert Weekes
(Name Printed)

5607 S Rimpian Blvd
(Address)

STATE OF CALIFORNIA)ss.
COUNTY OF Los Angeles)

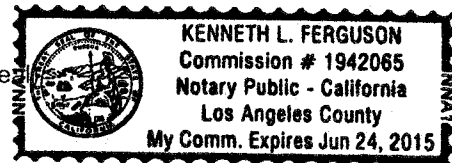
Los Angeles, CA 90043
(City/State/Zip)

On MARCH 14, 2013, before me, the undersigned, a Notary Public in and for said State, personally appeared ROBERT WEEKE S, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Kenneth L. Ferguson
(Signature of Notary)

(This area for official seal)



OLD REPUBLIC TITLE

RECORDING REQUESTED BY
Old Republic Title
AND WHEN RECORDED MAIL TO:
William C. Tygard
14110 El Paseo Road
Riverside, CA 92508

DOC # 2001-617212

12/12/2001 08:00A Fee:29.00
Page 1 of 2 Doc T Tax Paid
Recorded in Official Records
County of Riverside
Gary L. Orso
Assessor, County Clerk & Recorder



M	S	U	PAGE	SIZE	DA	PCOR	NCCOR	SMF	MSC
	1		2				1		
A	R	L			COPY	LONG	REFUND	NCHG	EXAM

A.P.N.: 297-034-002-5 TRA #: 008-002

29

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY \$93.50
 computed on full value of property conveyed, or
 computed on full value less value of liens or encumbrances remaining at time of sale,
 unincorporated area; City of Riverside, and

T
YS

FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,
Dennis A. Stevens and Linnetta A. Stevens, Husband and Wife, as Joint Tenants

hereby GRANT(S) to William C. Tygard, An Unmarried Man
Unincorporated area of
the following described property in the City of Riverside/County of Riverside State of California;

Lot 45 of Tract 3583, as shown by map on file in Book 58, Page(s) 1 TO 3, Inclusive of Maps, in the Office of the
County Recorder of Riverside County, California.

Dennis A. Stevens

Linnetta A. Stevens

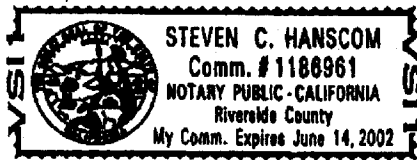
Document Date: October 10, 2001

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

On 16 OCTOBER 2001 before me, STEVEN C. HANSCOM
personally appeared DENNIS A. & LINNETTA A. STEVENS
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

This area for official notarial seal.



Order No. : 524011-15

EXHIBIT "A"

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

Lot 46 of Tract No. 3583, in the ~~City of Riverside~~ County of Riverside, State of California, as per map recorded in Book 58, Page(s) 1, 2 and 3, of Maps, in the Office of the County Recorder of said County.



2001-617212
12/12/2001 08:00A
2 of 2

ORIGIN ID:AVXA

SHIP DATE: 10MAY13
ACTWGT: 0.2 LB
CAD: /POS1400
DIMS: 0x0x0 IN
BILL SENDER

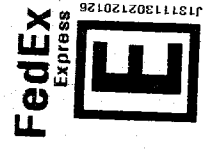
UNITED STATES US

TO RIVERIDE COUNTY TREASURER
ATTN EXCESS PROCEEDS
4080 LEMON ST

RIVERSIDE CA 92501

(951) 955-3800 REF:
TRK# PO:

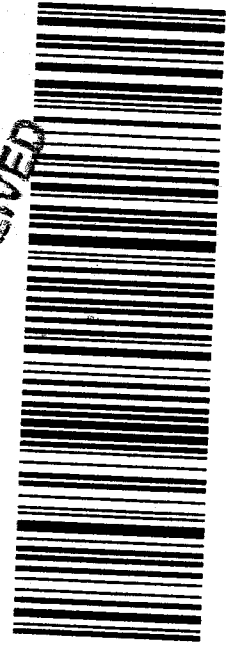
DEPT:



MON - 13 MAY 10:30A
TREASURY TAX COLLECTION
DATA/MAILROOM 92501

TRK# 8030 1536 3842

WM ONTA RECEIVED
MAY 13 2013 CA-US ONT



Part # 158297-833 R172 03/13
417449R 05/10 51811/9083/938

J18111302120126