

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

600A



FORM APPROVED COUNTY COUNSEL
DATE 6/29/15
BY: GREGORY P. PRIAMOS

FROM: Don Kent, Treasurer/Tax Collector

SUBMITTAL DATE:

JUN 29 2015

SUBJECT: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 196, Item 490. Last assessed to: Karen L. Coash, an unmarried woman. District 4 [\$38,404] Fund 65595 Excess Proceeds from Tax Sale.

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the claim from the State of California, Franchise Tax Board for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 634042099-3;

(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 April 29, 2013 public auction sale. The deed conveying title to the purchasers at the auction was recorded June 20, 2013. Further, as required by Section 4676 of the California Revenue and Taxation Code, notice of the right to claim excess proceeds was given on July 17, 2013 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
Treasurer-Tax Collector

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 38,404	\$ 0	\$ 38,404	\$ 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: 15/16

C.E.O. RECOMMENDATION: APPROVE

BY: 7/13/15
Samuel Wong

County Executive Office Signature

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Tavaglione, Washington, Benoit and Ashley

Nays: None

Absent: None

Date: July 21, 2015

xc: Treasurer, Auditor

Kecia Harper-Thorn

Clerk of the Board

By:

Deputy

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

Prev. Agn. Ref.:

District: 4

Agenda Number:

9-55

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

FORM 11: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 196, Item 490. Last assessed to: Karen L. Coash, an unmarried woman. District 4 [\$38,404] Fund 65595 Excess Proceeds from Tax Sale.

DATE: JUN 29 2015

PAGE: Page 2 of 2

RECOMMENDED MOTION:

2. Approve the claim from the Internal Revenue Service for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 634042099-3;
3. Deny the claim from Wayne S. Guralnick, Attorney for Palm Lake Owners Association;
4. Deny the claim from Karen L. Coash, last assessee;
5. Authorize and direct the Auditor-Controller to issue warrants to the State of California, Franchise Tax Board in the amount of \$10,527.23 and the Internal Revenue Service in the amount of \$27,877.16 no sooner than ninety days from the date of this 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 four claims for excess proceeds:

1. Claim from the State of California, Franchise Tax Board based on a Notice of State Tax Lien recorded August 25, 2005 as Instrument No. 2005-0702513.
2. Claim from the Internal Revenue Service based on a Notice of Federal Tax Lien recorded July 10, 2006 as Instrument No. 2006-0501567.
3. Claim from Wayne S. Guralnick, Attorney for Palm Lake Owners Association based on a Notice of Assessment Lien recorded April 8, 2009 as Instrument No. 2009-0171192 and a Notice of Default and Election to Sell Pursuant to Assessment Lien and the Provisions of the Declaration of Restrictions recorded August 18, 2010 as Instrument No. 2010-0392889.
4. Claim from Karen L. Coash based on a Grant Deed recorded March 18, 2005 as Instrument No. 2005-0214587.

Pursuant to Section 4675 (a) & (e) of the California Revenue and Taxation Code, it is the recommendation of this office that the State of California, Franchise Tax Board be awarded excess proceeds in the amount of \$10,527.23 and that the Internal Revenue Service be awarded excess proceeds in the amount of \$27,877.16. Since the amount claimed by the State of California, Franchise Tax Board and the Internal Revenue Service exceed the amount of excess proceeds available, there are no funds available for consideration for the claim from Wayne S. Guralnick, Attorney for Palm Lake Owners Association and the claim from Karen L. Coash. 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 lienholders of the property.

ATTACHMENTS (if needed, in this order):

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



Date: November 20, 2013

CLAIM FOR EXCESS PROCEEDS

**DON KENT-TAX COLLECTOR
EXCESS PROCEEDS
POST OFFICE BOX 12005
RIVERSIDE CA 92502-2205**

Assessment Number : 634042099-3
Assessee : Karen L. Coash
FTB Account Number: 10112710

I, Deborah Barrett am the Supervisor of the Collection Advisory Team, Special Programs Bureau, of the State of California, Franchise Tax Board and am authorized to execute this claim on behalf of said Board.

The Franchise Tax Board hereby claims any or all of the excess proceeds resulting from the trustee sale or tax defaulted sale on April 29, 2013.

The claim is based on the fact that the Franchise Tax Board was a party in interest in the property at the time of sale and the following proof is submitted to establish rights to the excess proceeds:

A Certificate of Tax Due and Delinquency reflecting the current tax indebtedness of Karen L. Coash, Account Number

A perfected and enforceable state tax lien arose upon all real property of Karen L. Coash pursuant to Revenue and Taxation Code Section 19221.

The amount of the claim for the Franchise Tax Board is **\$58,818.26**, as of April 29, 2013.

I declare under penalty of perjury that the foregoing and attached supporting documents are true and correct.

If you have any questions regarding this claim, contact Cindy Brasch of this department at 916-845-5008.

Deborah Barrett By Veronin Bay
Deborah Barrett, Supervisor
Collection Advisory Team

State of California
Franchise Tax Board

Certificate of Tax Due and Delinquency

Filed Pursuant to Part 10.2, Division 2, Revenue and Taxation Code

State of California)
County of Sacramento)

The Franchise Tax Board certifies that:

The taxpayer is delinquent in payment of tax, penalties, and interest imposed upon the taxpayer under the provisions of the California Revenue and Taxation Code.

The name of the taxpayer, the last known address, and the amount of tax, penalties, and interest with reference to which the taxpayer is delinquent are as follows:

KAREN L COASH
43376 COOK ST 195
PALM DESERT CA 92211 - 3180

<u>Tax Year</u>	<u>Tax</u>	<u>Penalties</u>	<u>Interest</u>	<u>Fees</u>	<u>Payments</u>	<u>Total</u>
2002	\$ 4,387.00	\$ 2,326.90	\$ 4,071.33	\$240.00	\$498.00	\$10,527.23
2005	\$22,776.00	\$11,388.00	\$13,985.03	\$142.00	\$ 0.00	\$48,291.03
TOTAL	\$27,163.00	\$13,714.90	\$18,056.36	\$382.00	\$498.00	\$58,818.26

Balance reflects the total liability as of the date of the sale April 29, 2013.

The following Certificate(s) of Amount of Tax, Penalties, and Interest Due have been filed as follows:

Cert No. 05070-360731 recorded in Orange County on March 15, 2005 for the tax year 2002 under Instrument No. 2005000192271.

Cert No. 05223-323703 recorded in Riverside County on August 25, 2005 for the tax year 2002 under Instrument No. 2005-0702513.

Cert No. 09063-601864 recorded in Riverside County on March 13, 2009 for the tax year 2005 under Instrument No. 2009-0121776.

The taxpayer is indebted to the State of California in the above amount; no part of the indebtedness has been paid and the whole thereof is now due, owing and unpaid from the taxpayer to the State of California; the Franchise Tax Board has fully complied with all provisions of the Revenue and Taxation Code relating to the computation and levy of tax, penalties, and interest.

IN WITNESS WHEREOF the Franchise Tax Board has caused this Certificate to be executed in its name and on its behalf and its seal to be affixed by the undersigned, thereunto duly authorized.

Dated: November 20, 2013
(Seal)

FRANCHISE TAX BOARD
of the State of California

BY Cindy Brasch
Cindy Brasch, Advisor
(916) 845-5008



Date: November 20, 2013

** AMENDED: 1/12/15 **

CLAIM FOR EXCESS PROCEEDS

**DON KENT-TAX COLLECTOR
EXCESS PROCEEDS
POST OFFICE BOX 12005
RIVERSIDE CA 92502-2205**

Assessment Number : 634042099-3
Assessee : Karen L. Coash
FTB Account Number:

I, Deborah Barrett am the Supervisor of the Collection Advisory Team, Special Programs Bureau, of the State of California, Franchise Tax Board and am authorized to execute this claim on behalf of said Board.

The Franchise Tax Board hereby claims any or all of the excess proceeds resulting from the trustee sale or tax defaulted sale on April 29, 2013.

The claim is based on the fact that the Franchise Tax Board was a party in interest in the property at the time of sale and the following proof is submitted to establish rights to the excess proceeds:

A Certificate of Tax Due and Delinquency reflecting the current tax indebtedness of Karen L. Coash, Account Number

A perfected and enforceable state tax lien arose upon all real property of Karen L. Coash pursuant to Revenue and Taxation Code Section 19221.

The amount of the claim for the Franchise Tax Board is **\$10,550.23**, as of April 29, 2013.

I declare under penalty of perjury that the foregoing and attached supporting documents are true and correct.

If you have any questions regarding this claim, contact Cindy Brasch of this department at 916-845-5008.

Deborah Barrett, Supervisor
Collection Advisory Team

State of California
Franchise Tax Board

Certificate of Tax Due and Delinquency

Filed Pursuant to Part 10.2, Division 2, Revenue and Taxation Code

State of California)
County of Sacramento)

The Franchise Tax Board certifies that:

The taxpayer is delinquent in payment of tax, penalties, and interest imposed upon the taxpayer under the provisions of the California Revenue and Taxation Code.

The name of the taxpayer, the last known address, and the amount of tax, penalties, and interest with reference to which the taxpayer is delinquent are as follows:

KAREN L COASH
1509 S SHELTON ST
SANTA ANA CA 92707 - 2135

<u>Tax Year</u>	<u>Tax</u>	<u>Penalties</u>	<u>Interest</u>	<u>Fees</u>	<u>Payments</u>	<u>Total</u>
2002	\$4,387.00	\$2,326.90	\$4,071.33	\$240.00	\$498.00	\$10,527.23
2005	\$ 0.00	\$ 0.00	\$ 0.00	\$ 23.00	\$ 0.00	\$ 23.00
TOTAL	\$4,387.00	\$2,326.90	\$4,071.33	\$263.00	\$498.00	\$10,550.23

Balance reflects the total liability as of the date of the sale April 29, 2013.

The following Certificate(s) of Amount of Tax, Penalties, and Interest Due have been filed as follows:

Cert No. 05070-360731 recorded in Orange County on March 15, 2005 for the tax year 2002 under Instrument No. 2005000192271.

Cert No. 05223-323703 recorded in Riverside County on August 25, 2005 for the tax year 2002 under Instrument No. 2005-0702513.

Cert No. 09063-601864 recorded in Riverside County on March 13, 2009 for the tax year 2005 under Instrument No. 2009-0121776.


The taxpayer is indebted to the State of California in the above amount; no part of the indebtedness has been paid and the whole thereof is now due, owing and unpaid from the taxpayer to the State of California; the Franchise Tax Board has fully complied with all provisions of the Revenue and Taxation Code relating to the computation and levy of tax, penalties, and interest.

IN WITNESS WHEREOF the Franchise Tax Board has caused this Certificate to be executed in its name and on its behalf and its seal to be affixed by the undersigned, thereunto duly authorized.

Dated: November 20, 2014

** AMENDED ** 1/12/15

(Seal)

FRANCHISE TAX BOARD
of the State of California
By..... 
Cindy Brasch, Advisor
(916) 845-5008

Recording Requested by

STATE OF CALIFORNIA
FRANCHISE TAX BOARD
Sacramento CA 95812-2952

And When Recorded Mail to

Special Procedures Section
PO BOX 2952
Sacramento CA 95812-2952

DOC # 2005-0702513

06/25/2005 08:00A Fee:NC

Page 1 of 1

Recorded in Official Records
County of Riverside

Larry W. Ward
Assessor, County Clerk & Recorder



NOTICE OF STATE TAX LIEN



FILED WITH: RIVERSIDE

CERTIFICATE NUMBER: 05223323703

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

Name of Taxpayer(s) : KAREN L COASH

FTB Account Number

Social Security Number(s) :

Last Known Address : 43376 COOK ST 195
: PALM DESERT CA 92211-3180

For Taxable Years : 2002

TAX	PENALTY	INTEREST	COLLECTION FEES	PAYMENTS	ADJUSTMENTS	* TOTAL
\$4,387.00	\$2,069.00	\$622.92	\$230.00	\$0.00	\$-498.00	\$6,810.92

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

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

DATED: 06/16/05

FRANCHISE TAX BOARD
of the State of California

Collection Bureau
Telephone Number: (916) 845-4350

By:

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

Authorized facsimile signature.

FTB 2930 V1 ARCS (REV 03-2004)

Public Record

DISBURSEMENT
COLLECTION ADVISORY TEAM; MS A-340
P O BOX 2852
SANTA ANA, CA 92701-0285

Date: 1/12/15

FACSIMILE TRANSMITTAL COVER SHEET

CONFIDENTIALITY NOTE:

This telecopy may contain confidential and/or legally privileged information and is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient, the employee, or agent responsible for delivering this telecopy to the intended recipient, be advised that any copying, dissemination, distribution, unauthorized inspection, or disclosure of information from this telecopy is prohibited. Persons disclosing confidential information are subject to penalties under applicable laws.

If you have received this telecopy in error, please notify the sender immediately by telephone and mail the entire facsimile message back to us at the address listed above.

Please deliver the following page(s)

TO: NAME : EXCEEDS PROCEEDS
FIRM/UNIT : COUNTY OF RIVERSIDE
FAX NO. : 951-956-3990
PHONE NO.: ()
RE : TAX DEFAULTED PROPERTY

FROM: NAME : CINDY BRASCH
FIRM/UNIT : FRANCHISE TAX BOARD
FAX NO. : 916-855-5732
PHONE NO.: (916) 845-5008

Number of pages FAXED: 3 (includes this page)

Hard copy: will follow
 will not follow

Comments:

CINDY BRASCH



STATE OF CALIFORNIA
FRANCHISE TAX BOARD
COLLECTION ADVISORY TEAM, MS A-240
PO BOX 2932
SACRAMENTO CA 95812-2932

Date: November 20, 2013

** AMENDED: 1/12/15 **

CLAIM FOR EXCESS PROCEEDS

**DON KENT-TAX COLLECTOR
EXCESS PROCEEDS
POST OFFICE BOX 12005
RIVERSIDE CA 92502-2205**

Assessment Number : 634042099-3
Assessee : Karen L. Coash
FTB Account Number:

I, Deborah Barrett am the Supervisor of the Collection Advisory Team, Special Programs Bureau, of the State of California, Franchise Tax Board and am authorized to execute this claim on behalf of said Board.

The Franchise Tax Board hereby claims any or all of the excess proceeds resulting from the trustee sale or tax defaulted sale on April 29, 2013.

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I declare under penalty of perjury that the foregoing and attached supporting documents are true and correct.

If you have any questions regarding this claim, contact Cindy Brasch of this department at 916-845-5008.

Deborah Barrett, Supervisor
Collection Advisory Team

State of California
Franchise Tax Board

Certificate of Tax Due and Delinquency

Filed Pursuant to Part 10.2, Division 2, Revenue and Taxation Code

State of California)
County of Sacramento)

The Franchise Tax Board certifies that:

The taxpayer is delinquent in payment of tax, penalties, and interest imposed upon the taxpayer under the provisions of the California Revenue and Taxation Code.

The name of the taxpayer, the last known address, and the amount of tax, penalties, and interest with reference to which the taxpayer is delinquent are as follows:

KAREN L. COASH
1509 S SHELTON ST
SANTA ANA CA 92707 - 2135

Tax Year	Tax	Penalties	Interest	Fees	Payments	Total
2002	\$4,387.00	\$2,326.90	\$4,071.33	\$240.00	\$498.00	\$10,527.23
2005	\$ 0.00	\$ 0.00	\$ 0.00	\$ 23.00	\$ 0.00	\$ 23.00
TOTAL	\$4,387.00	\$2,326.90	\$4,071.33	\$263.00	\$498.00	\$10,550.23

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IN WITNESS WHEREOF the Franchise Tax Board has caused this Certificate to be executed in its name and on its behalf and its seal to be affixed by the undersigned, thereunto duly authorized.

Dated: November 20, 2014

** AMENDED ** 1/12/15

(Seal).

FRANCHISE TAX BOARD
of the State of California

By.....
Clady Brasch, Advisor
(916) 845-5008

Form 10492 (Rev. November 2007)	Department of the Treasury-Internal Revenue Service Notice of Federal Taxes Due	Escrow or Docket Number APN 634042099-3
To (Name of Escrow Holder, Agent of Taxpayer or Fiduciary) County of Riverside, Treasurer-Tax Collector		Amount due \$97,223.88

Address (Number, Street, P.O. Box, City, State, Zip code)

4080 Lemon St., PO BOX 12005
Riverside, CA 92502-2205

You are hereby notified that there is now due, owing, and unpaid from -- (Name and Address of Taxpayer)

Karen L. Coash
43376 Cook St., No. 195, Palm Desert, CA 92211

to the United States of America, the sum of ninety seven thousand two hundred twenty-three dollars & 88/100
for Internal Revenue taxes secured by a lien pursuant to Internal Revenue Code (IRC) Sections 6321 and 6322, or the Estate Tax Lien
arising under IRC Section 6324, from the date of each assessment.


Kind of Tax and Period	Taxpayer EIN or SSN	Assessment Date	Unpaid Assessed Balance	Accrued Interest	Accrued Late Payment Penalty	TOTAL
1040 12/31/2001	xxx-xx-	9/19/2005	\$23,229.76	\$20,052.62	\$4576.50	\$47,858.88
1040 12/31/2002	xxx-xx-	8/22/2005	\$25,283.90	\$19,073.02	\$5008.08	\$49,365.00

Date after which additional interest will be charged	9/20/2013	Dated at <u>Laguna Niguel, CA 92677</u> , this <u>21st</u> day of <u>August</u> , <u>2013</u>
Date after which applicable late payment penalty will be charged	9/20/2013	

If a Notice of Federal Tax Lien(s) has been recorded, a **Certificate of Release of Federal Tax Lien** will be filed immediately *only if payment is made in cash or by either a certified, cashier's, or treasurers check. The check must be drawn on any bank or trust company incorporated under the laws of the United States, or of any state or possession of the United States. Payment also can be made by a United States postal, bank, express, or telegraph money order. If you pay by personal check, issuance of the certificate of release will be delayed until the bank honors the check.*

Caution to Fiduciaries: A representative of a person or an estate (except a trustee acting under Title 11) paying any part of a debt of the person or estate before paying a claim of the Government is liable to the extent of the payment for unpaid claims of the Government. (31 U.S.C. § 3713)

Please make payment payable to **United States Treasury** and send it to the Internal Revenue Service at the address below.

By (Name) ROY P SALCEDO	Title ADVISOR	ID Number 1001023281	Telephone number (949)389-4584
Address (Number, Street, P.O. Box, City, State, Zip code) Internal Revenue Service 24000 AVILA ROAD LAGUNA NIGUEL, CA 92677 ATTN: ROY P SALCEDO 2797-6716		Signature  ROY P SALCEDO Digitally signed by Roy Salcedo Date: 2013.08.21 07:53:01 -07'00'	

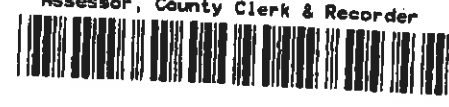
Recording Requested By Internal Revenue Service. When recorded mail to:

INTERNAL REVENUE SERVICE
PO BOX 145685 STOP 8420G
CINCINNATI, OH 45250-5585

DOC # 2006-0501567

07/10/2006 08:00A Fee:NC
Page 1 of 1

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



For Optional Use by Recording Office

DL

Form 668 (Y)(c) 1872 Department of the Treasury - Internal Revenue Service
(Rev. February 2004)

Notice of Federal Tax Lien



Area: WAGE & INVESTMENT AREA #5
Lien Unit Phone: (800) 829-7650

Serial Number
298280006

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer KAREN L COASH

Residence 43376 COOK ST APT 195
PALM DESERT, CA 92211-3180

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(b).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2001	XXX-XX-1958	09/19/2005	10/19/2015	31384.31
1040	12/31/2002	XXX-XX-1958	08/22/2005	09/21/2015	31141.00

Place of Filing
COUNTY RECORDER
RIVERSIDE COUNTY
RIVERSIDE, CA 92502-0751
Total \$ 62525.31

This notice was prepared and signed at LOS ANGELES, CA, on this 20th day of June, 2006.

Signature *R. A. Mitchell*
for R. RAY JOHNSON
Title ACS
(800) 829-7650
15-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

Public Record

TC196-490

Fax

To: Adrian Potencias
Fax: 951-955-3990
Company: Riverside County Treasurer-Tax Collector

From: Salcedo Roy P
Fax:
Monitor:

Date: August 21, 2013
Subject: EXCESS PROCEEDS

Comments:

Roy Salcedo
Collection: AI CA- Western Territory 4: Advisory Group 5
ID: 1001023281
24000 Avila Rd M/S 5905
Laguna Niguel, CA 92677
949-389-4584
949-389-5004 FAX



Riverside County Treasurer-Tax Collector
4080 Lemon St. • Riverside, CA 92501
(951) 955-3900 Telephone (951) 955-3990

Fax

To: Internal Revenue Services, ATTN: R. Salcedo **From:** Shawana Green
Fax: 949-389-5004 **Date:** March 11, 2015
Phone: 951-955-3947 **Pages:** 2
Re: Excess/Surplus Proceeds Claim **CC:**

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

I am working on the attached excess proceeds claim from your office. I would like to request an **updated statement of monies owed** by taxpayer, Karen L. Coash, up until the sale date of the property (4/29/13). The lien was recorded on July 10, 2006 as Document #2006-0501567.

You can fax this information to our office at 951-955-3990.

Shawana Green
Tax Sale Operations

TRANSACTION REPORT

P. 01

MAR-11-2015 WED 03:12 PM

FOR: RIV CO TREAS TAX COLL 951 955 3990

SEND

DATE	START	RECEIVER	TX TIME	PAGES	TYPE	NOTE	M#	DP
MAR-11	03:11 PM	99493895004	1' 13"	2	FAX TX	OK	423	

TOTAL : 1M 13S PAGES: 2



Riverside County Treasurer-Tax Collector
408C Lemon St. • Riverside, CA 92501
(951) 955-3900 Telephone (951) 955-3990

Fax

To: Internal Revenue Services, ATTN: R. Salcedo	From: Shawana Green
Fax: 949-389-5004	Date: March 11, 2015
Phone: 951-955-3847	Pages: 2
Re: Excess/Surplus Proceeds Claim	CC:

Urgent
 For Review
 Please Comment
 Please Reply
 Please Recycle

I am working on the attached excess proceeds claim from your office. I would like to request an updated statement of monies owed by taxpayer, Karen L. Coash, up until the sale date of the property (4/29/13). The lien was recorded on July 10, 2006 as Document #2006-0501567.

You can fax this information to our office at 951-955-3990.

Shawana Green
Tax Sale Operations

FAX TRANSMISSION
Cover Sheet**To: Shawana Green**Address/Organization: Riverside County Treasurer-Tax CollectorFax Number: (951) 955-3990

Office Number: _____

From: Roy Salcedo

Address/Organization: _____

Fax Number: (866) 471-2317

Office Number: _____

Number of pages:

*Including cover page***Subject: AMENDED DEMAND**

Attached is amended form 10492-demand for excess funds related to Karen Coash

R. Salcedo

Internal Revenue Service
SB/SE, Advisory
24000 Avila Road, M/S 5905
Laguna Niguel, CA 92677
(949)389-4584
(866)471-2317 EFAX

This communication is intended for the sole use of the individual to whom it is addressed and may contain confidential information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited by the provisions of the Internal Revenue code. If you have received this communication in error, please contact the sender immediately by telephone. Thank you.

Form 10492 (Rev. November 2007)	Department of the Treasury-Internal Revenue Service Notice of Federal Taxes Due	Escrow or Docket Number APN 634042099-3
To (Name of Escrow Holder, Agent of Taxpayer or Fiduciary) County of Riverside, Treasurer-Tax Collector		Amount due \$96,080.00

Address (Number, Street, P.O. Box, City, State, Zip code)
4080 Lemon St., PO BOX 12005
Riverside, CA 92502-2205

You are hereby notified that there is now due, owing, and unpaid from -- (Name and Address of Taxpayer)
Karen L. Coash
43376 Cook St., No. 195, Palm Desert, CA 92211

to the United States of America, the sum of ninety six thousand, eighty dollars only
for Internal Revenue taxes secured by a lien pursuant to Internal Revenue Code (IRC) Sections 6321 and 6322, or the Estate Tax Lien arising under IRC Section 6324, from the date of each assessment.

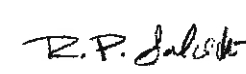
Kind of Tax and Period	Taxpayer EIN or SSN	Assessment Date	Unpaid Assessed Balance	Accrued Interest	Accrued Late Payment Penalty	TOTAL
1040 12/31/2001	xxx-xx-	9/19/2005	\$23,229.76	\$19,489.54	\$4576.50	\$47,295.80
1040 12/31/2002	xxx-xx-	8/22/2005	\$25,283.90	\$18,492.22	\$5008.08	\$48,784.20

Date after which additional interest will be charged	4/29/2013	Dated at <u>Laguna Niguel, CA 92677</u> this <u>13th</u> day of <u>March</u> , <u>2015</u>
Date after which applicable late payment penalty will be charged	4/29/2013	

If a Notice of Federal Tax Lien(s) has been recorded, a *Certificate of Release of Federal Tax Lien* will be filed immediately *only if payment is made in cash or by either a certified, cashier's, or treasurers check. The check must be drawn on any bank or trust company incorporated under the laws of the United States, or of any state or possession of the United States. Payment also can be made by a United States postal, bank, express, or telegraph money order. If you pay by personal check, issuance of the certificate of release will be delayed until the bank honors the check.*

Caution to Fiduciaries: A representative of a person or an estate (except a trustee acting under Title 11) paying any part of a debt of the person or estate before paying a claim of the Government is liable to the extent of the payment for unpaid claims of the Government (31 U.S.C. § 3713)

Please make payment payable to **United States Treasury** and send it to the Internal Revenue Service at the address below.

By (Name) ROY P SALCEDO	Title ADVISOR	ID Number 1001023281	Telephone number (949)389-4584
Address (Number, Street, P.O. Box, City, State, Zip code) Internal Revenue Service 24000 AVILA ROAD LAGUNA NIGUEL, CA 92677 ATTN: ROY P SALCEDO 2797-6716		Signature  Digitally signed by Roy Salcedo Date: 2015.03.13 11:29:17 -07'00' ROY P SALCEDO	

Catalog Number 65710D

PROOF OF CLAIM FOR SURPLUS FUNDS

Return to: Guralnick & Gilliland
A Professional Law Corporation
Attn: Cynthia Van Lizzen
40-004 Cook Street, Suite 3
Palm Desert, CA 92211

RECEIVED
2014 JUN 18 PM 4:44
RIVERSIDE COUNTY
TREAS - TAX COLLECTOR

RE : Case Name: Karen L. Coash
Case No.: 634042099-3 Item: 490
Property Address: 43376 Cook Street, #195
Palm Desert, CA 92211
Trustee's Sale Date: April 29, 2013

I have been informed that your company is in possession of Excess Funds resulting from the Trustee's Sale conducted on the above-referenced property. I, the undersigned claimant, declared that I am entitled to the "Excess Funds" proceeds on the above-referenced property because: (Please X one):

I was the present owner of the subject property when the Trustee's Sale was conducted, and I am not aware of any liens that were junior to the Association's Lien.

I was holder of a recorded Assessment Lien and Notice of Default on the subject property of Borrower. The total amount due to me is as follows:

TOTAL AMOUNT DUE: \$4,204.27

AS OF: April 29, 2013

In addition to my declaration of "Excess Funds" due me, I am enclosing the following:

- 1). Notice of Assessment Lien
- 2). Notice of Default

Th undersigned declares and executes this declaration under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

By: Wayne Guralnick

Date: 6-16-14

Print Name: Wayne Guralnick, President of
WAYNE S. GURALNICK,
A Professional Law Corporation,
Trustee, Attorney, and
Authorized Representative for
Palm Lake Owners Association., A California Nonprofit Corporation

Send my check to the following address:

**Guralnick & Gilliland
40-004 Cook St., Suite 3
Palm Desert, CA 92211**

Recording Requested by:
PALM LAKE OWNERS ASSOCIATION
A California Non-Profit Mutual
Benefit Corporation

DOC # 2009-0171192
04/08/2009

When Recorded, Mail To:
WAYNE S. GURALNICK
A Professional Law Corporation
74-399 Highway 111, Suite L
Palm Desert, California 92260
(760) 340-0558
09-120

Customer Copy Label
The paper to which this label is
affixed has not been compared
with the recorded document
Larry W Ward
County of Riverside
Assessor, County Clerk & Recorder

NOTICE OF ASSESSMENT LIEN

NOTICE IS HEREBY GIVEN that Unit 195 as shown on the Condominium Plan recorded September 3, 2004, as Instrument No. 2004-705857 (a more detailed legal description is attached hereto as Exhibit A and made a part hereof by this reference), inclusive of Maps, Records of Riverside County, State of California, and the accompanying portion of the Common Area appurtenant thereto, has been assessed by the Board of Directors of PALM LAKE OWNERS ASSOCIATION, A California Non-Profit Mutual Benefit Corporation, pursuant to its authority under the enabling Declaration of Restrictions, recorded September 3, 2004, as Instrument No. 2004-0705858, and any amendments thereto, as well as California Civil Code §§ 1366 and 1367.

The record owner of said unit/lot is: **KAREN L. COASH**
Property Address (if any): **43376 COOK STREET #195, PALM DESERT, CA**
Assessor's Parcel No.: **634-042-099**

Itemized Statement

Amount of Assessment:	\$1,419.00
Additional Charges:	
Late Charges/Interest:	149.37
Pay-or-Lien:	100.00
Management / Bookkeeping Fees:	100.00
Attorney Costs:	95.00
Collection and/or Attorney's Fees:	425.00
TOTAL ASSESSMENT LIEN DUE:	\$2,288.37

EXHIBIT "A"

A CONDOMINIUM COMPRISED OF:

PARCEL 1:

AN UNDIVIDED 1/85TH FEE SIMPLE INTEREST AS A TENANT IN COMMON IN AND TO THE RESIDENTIAL MODULE IN WHICH THE RESIDENTIAL UNIT IS LOCATED, AS SHOWN AND DEFINED ON THE PALM LAKE CONDOMINIUM PLAN, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON SEPTEMBER 3, 2004 , AS INSTRUMENT NO. 2004-705857 ("CONDOMINIUM PLAN"), WHICH IS SITUATED WITHIN ASSOCIATION PROPERTY MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN, LOCATED WITHIN LOT 74 OF TRACT NO. 20817, IN THE CITY OF PALM DESERT, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, FILED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON FEBRUARY 25, 1986.

RESERVING THEREFROM, NON-EXCLUSIVE AND CERTAIN EXCLUSIVE EASEMENTS FOR THE PURPOSES DESCRIBED IN THE CONDOMINIUM PLAN AND THE DECLARATION REFERENCED BELOW, INCLUDING EASEMENTS FOR ACCESS, ENCROACHMENTS, MAINTENANCE, SUPPORT, REPAIR AND OTHER PURPOSES DESCRIBED IN THE DECLARATION.

PARCEL 2:

RESIDENTIAL UNIT NO. 195, AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN, RESERVING THEREFROM ALL EASEMENTS AS DESCRIBED IN THE DECLARATION REFERRED TO BELOW.

PARCEL 3:

A NON-EXCLUSIVE EASEMENT FOR VEHICULAR AND PEDESTRIAN INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ROADWAY MODULE AS SHOWN ON THE CONDOMINIUM PLAN AND AS DESCRIBED IN THE DECLARATION, SUBJECT TO ANY RESTRICTIONS OR OTHER MATTERS OF RECORD SET FORTH IN THE DECLARATION AND THE USE AGREEMENT ENTERED INTO BY CC-PALM LAKE, LLC AND THE PALM LAKE OWNERS ASSOCIATION.

PARCEL 4:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN INGRESS, EGRESS AND ACCESS OVER THE PATHWAYS AND WALKWAYS OF MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN FOR INGRESS AND EGRESS TO THE RECREATIONAL FACILITIES WHICH EACH OWNER IS ENTITLED TO USE PURSUANT TO THE TERMS OF THE USE AGREEMENT ENTERED INTO BY GRANTOR AND THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") UNTIL SUCH TIME AS MODULE "F" IS CONVEYED TO THE ASSOCIATION.

PARCEL 5:

A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND ROAD PURPOSES ON, OVER, AND ACROSS LOT G OF TRACT 20817, PURSUANT TO THE "GRANT OF EASEMENT" DATED DECEMBER 15, 1986 AND RECORDED IN THE OFFICIAL RECORDS OF THE COUNTY OF RIVERSIDE ON DECEMBER 23, 1986 AS DOCUMENT NO. 328692.

PARCEL 6:

A NON-EXCLUSIVE APPURTENANT EASEMENT IN AND TO THE ASSOCIATION PROPERTY AND THE COMMON AREA OF ALL OF THE PHASES OF THE REAL PROPERTY DESCRIBED IN THE DECLARATION, FOR USE OF THE ASSOCIATION PROPERTY AND COMMON AREA PURSUANT TO THE TERMS OF THE DECLARATION, SUBJECT TO ANY EXCLUSIVE USE EASEMENT AREAS AND ANY OTHER RESERVATIONS SET FORTH IN THE DECLARATION. THIS EASEMENT SHALL BECOME EFFECTIVE AS TO A PHASE SUBSEQUENT TO THE PHASE IN WHICH THE PROPERTY IS LOCATED UPON (I) RECORDATION OF A SUPPLEMENTARY DECLARATION DECLARING SUCH PHASE TO BE SUBJECT TO THE DECLARATION OR RECORDATION OF A SUPPLEMENTARY DECLARATION WHICH REQUIRES THE OWNERS OF SUCH PHASE TO BE MEMBERS OF THE ASSOCIATION AND (II) CONVEYANCE OF THE FIRST CONDOMINIUM IN THE RESPECTIVE PHASE, OR AS MORE FULLY SET FORTH IN THE DECLARATION.

SUBJECT TO THE EASEMENTS AND OTHER RIGHTS RESERVED IN FAVOR OF DECLARANT IN THE DECLARATION FOR MARKETING AND DEVELOPMENT INCLUDING WITHOUT LIMITATION, SUBJECT TO THE EXCLUSIVE USE EASEMENT AREAS, THE RIGHT OF GRANTOR TO MAINTAIN MARKETING UNITS IN THE CONDOMINIUMS OWNED BY GRANTOR, AS WELL AS THE RIGHT OF ACCESS, INGRESS AND EGRESS FOR VISITORS TO THE SALES OFFICE AND MARKETING UNITS AND THE RIGHT TO MAINTAIN SIGNS OR OTHER MARKETING MATERIALS WITHIN THE COMMON AREAS OF THE PROJECT.

SUBJECT TO, FOR THE BENEFIT OF GRANTOR AND ITS SUCCESSORS AND ASSIGNS, AN EASEMENT FOR INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ASSOCIATION PROPERTY AND COMMON AREA TO PERMIT GRANTOR TO INSTALL IMPROVEMENTS THEREON, AND TO CONSTRUCT IMPROVEMENTS ON ADJACENT PROPERTY WITHIN FUTURE PHASES OF THE PROJECT.

PARCEL 7:

AN EXCLUSIVE USE EASEMENT OVER THE PORTION OF THE COMMON AREA AND/OR ASSOCIATION PROPERTY DESIGNATED AS BEING APPURTENANT TO THE RESIDENTIAL UNIT IN THE CONDOMINIUM PLAN, WHICH AREAS MAY INCLUDE AN EXCLUSIVE USE BALCONY AREA OR AN EXCLUSIVE USE YARD AREA.

PARCEL 8:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

EXCLUSIVE USE PARKING SPACE NO (S): NOT ASSIGNED

PARCEL 9:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

EXCLUSIVE USE CARPORT NO (S): 388

THE REAL PROPERTY CONVEYED IN THIS GRANT DEED ("PROPERTY") IS CONVEYED TOGETHER WITH A MEMBERSHIP IN THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") AND ACCEPTED SUBJECT TO THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF PALM LAKE RECORDED IN THE OFFICE RECORDS OF THE COUNTY RECORDER OF RIVERSIDE COUNTY, CALIFORNIA ON SEPTEMBER 3, 2004, AS INSTRUMENT NO. 2004-705858 AND ANY AMENDMENTS THERETO NOW OF RECORD OR WHICH WILL BE OF RECORD PRIOR TO THE RECORDATION OF THIS GRANT DEED ("DECLARATION"), WHICH IS INCORPORATED HEREIN BY REFERENCE TO THIS GRANT DEED WITH THE SAME EFFECT AS THOUGH FULLY SET FORTH HEREIN. AS MORE PARTICULARLY

DESCRIBED IN THE DECLARATION, THE PROPERTY IS CONVEYED SUBJECT TO SUCH EASEMENTS IN FAVOR OF THE ASSOCIATION AS ARE NECESSARY TO PERFORM THE DUTIES AND OBLIGATIONS OF THE ASSOCIATION AND CERTAIN EASEMENTS RESERVED BY GRANTOR. GRANTEE, IN ACCEPTING THIS GRANT DEED AND THE CONVEYANCE HEREUNDER, DOES HEREBY AGREE, JOINTLY AND SEVERALLY, FOR THE BENEFIT OF THE ASSOCIATION AND EACH AND EVERY ONE OF THE OTHER MEMBERS OF THE ASSOCIATION, THAT GRANTEE WILL PROMPTLY, FULLY AND FAITHFULLY COMPLY WITH AND CONFORM TO THE DECLARATION, AND THE ARTICLES OF INCORPORATION AND BYLAWS OF THE ASSOCIATION AND THE RULES AND ARCHITECTURAL GUIDELINES REFERENCED IN THE DECLARATION. IN PARTICULAR, GRANTEE DOES HEREBY AGREE, JOINTLY AND SEVERALLY, PROMPTLY TO PAY IN FULL ANY DUES, FEES OR ASSESSMENTS LEVIED BY THE ASSOCIATION ON THE MEMBERSHIPS CONVEYED HEREBY. THE OBLIGATIONS OF GRANTEE HEREIN SET FORTH SHALL BE COVENANTS RUNNING WITH THE PROPERTY IT BEING UNDERSTOOD THAT SAID MEMBERSHIP IN THE ASSOCIATION AND THE OBLIGATIONS THEREOF, WILL AUTOMATICALLY PASS TO GRANTEE'S SUCCESSOR IN TITLE IN THE ABOVE PROPERTY OR OTHERWISE, AND SHALL BE BINDING UPON THE GRANTEES ABOVE NAMED, THEIR HEIRS, DEVISEES, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS.

Recording Requested By:

PALM LAKE OWNERS ASSOCIATION
A California Non-Profit Mutual Benefit Corporation

When Recorded, Mail to:
WAYNE S. GURALNICK
A Professional Law Corporation
40-004 Cook Street, Suite 3
Palm Desert, California 92211
(760) 340-0558
09-120

DOC 2010-0392889

08/18/2010 08:00A Fee:36.00

Page 1 of 7

Recorded in Official Records
County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



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NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO ASSESSMENT LIEN AND THE PROVISIONS OF THE DECLARATION OF RESTRICTIONS

IMPORTANT NOTICE

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, AND YOU MAY HAVE THE LEGAL RIGHT TO BRING YOUR ACCOUNT IN GOOD STANDING BY PAYING ALL OF YOUR PAST-DUE PAYMENTS PLUS PERMITTED COSTS AND EXPENSES WITHIN THE TIME PERMITTED BY LAW FOR REINSTATEMENT OF YOUR ACCOUNT, WHICH IS NORMALLY FIVE BUSINESS DAYS PRIOR TO THE DATE SET FOR THE SALE OF YOUR PROPERTY. NO SALE DATE MAY BE SET UNTIL THREE MONTHS FROM THE DATE THIS NOTICE OF DEFAULT MAY BE RECORDED (WHICH DATE OF RECORDATION APPEARS ON THIS NOTICE). THIS AMOUNT IS FIVE THOUSAND FIVE HUNDRED SEVENTY AND 02/100 DOLLARS (\$5,570.02) THROUGH AUGUST 2, 2010, AND WILL INCREASE UNTIL YOUR ACCOUNT BECOMES CURRENT.

WHILE YOUR PROPERTY IS IN FORECLOSURE, YOU STILL MUST PAY OTHER OBLIGATIONS (SUCH AS INSURANCE AND TAXES) REQUIRED BY YOUR NOTE AND DEED OF TRUST OR MORTGAGE. IF YOU FAIL TO MAKE FUTURE PAYMENTS ON THE LOAN, PAY TAXES ON THE PROPERTY, PROVIDE INSURANCE ON THE NOTE AND DEED OF TRUST OR MORTGAGE, THE BENEFICIARY OR MORTGAGEE MAY INSIST THAT YOU DO SO IN ORDER TO REINSTATE YOUR ACCOUNT IN GOOD STANDING. IN ADDITION, THE BENEFICIARY OR MORTGAGEE MAY REQUIRE AS A CONDITION TO REINSTATEMENT THAT YOU PROVIDE RELIABLE WRITTEN EVIDENCE THAT YOU PAID ALL SENIOR LIENS, PROPERTY TAXES, AND HAZARD INSURANCE PREMIUMS.

UPON YOUR WRITTEN REQUEST, THE BENEFICIARY OR MORTGAGEE WILL GIVE YOU A WRITTEN ITEMIZATION OF THE ENTIRE AMOUNT YOU MUST PAY. YOU MAY NOT HAVE TO PAY THE ENTIRE UNPAID PORTION OF YOUR ACCOUNT, EVEN THOUGH FULL PAYMENT WAS DEMANDED, BUT YOU MUST PAY ALL AMOUNTS IN DEFAULT AT THE TIME PAYMENT IS MADE. HOWEVER, YOU AND YOUR BENEFICIARY OR MORTGAGEE MAY MUTUALLY AGREE IN WRITING PRIOR TO THE TIME THE NOTICE OF SALE IS POSTED (WHICH MAY NOT BE EARLIER THAN THE END OF THE THREE-MONTH PERIOD STATED ABOVE) TO, AMONG OTHER THINGS, (1) PROVIDE ADDITIONAL TIME IN WHICH TO CURE THE DEFAULT BY TRANSFER OF THE PROPERTY OR OTHERWISE; OR (2) ESTABLISH A SCHEDULE OF PAYMENTS IN ORDER TO CURE YOUR DEFAULT; OR BOTH (1) AND (2).

37

FOLLOWING THE EXPIRATION OF THE TIME PERIOD REFERRED TO IN THE FIRST PARAGRAPH OF THIS NOTICE, UNLESS THE OBLIGATION BEING FORECLOSED UPON OR A SEPARATE WRITTEN AGREEMENT BETWEEN YOU AND YOUR CREDITOR PERMITS A LONGER PERIOD, YOU HAVE ONLY THE LEGAL RIGHT TO STOP THE SALE OF YOUR PROPERTY BY PAYING THE ENTIRE AMOUNT DEMANDED BY YOUR CREDITOR.

TO FIND OUT THE AMOUNT YOU MUST PAY OR TO ARRANGE FOR PAYMENT TO STOP THE FORECLOSURE, OR IF YOUR PROPERTY IS IN FORECLOSURE FOR ANY OTHER REASON, CONTACT:

SUBSTITUTED TRUSTEE
WAYNE S. GURALNICK
A Professional Law Corporation
40-004 Cook Street, Suite 3
Palm Desert, California 92211
(760) 340-0558

IF YOU HAVE ANY QUESTIONS, YOU SHOULD CONTACT A LAWYER OR THE GOVERNMENTAL AGENCY WHICH MAY HAVE INSURED YOUR LOAN.

NOTWITHSTANDING THE FACT THAT YOUR PROPERTY IS IN FORECLOSURE, YOU MAY OFFER YOUR PROPERTY FOR SALE, PROVIDED THE SALE IS CONCLUDED PRIOR TO THE CONCLUSION OF THE FORECLOSURE.

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

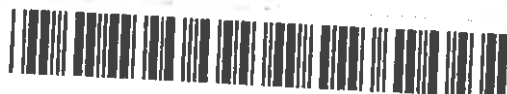
**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER PROVISION OF THE
DECLARATION OF RESTRICTIONS**

In the matter of the Notice of Assessment Lien executed by PALM LAKE OWNERS ASSOCIATION, A California Non-Profit Mutual Benefit Corporation, dated April 1, 2009 recorded on April 8 2009 as Document No. 2009-0171192 in Book 2009, Page 0171192 of the Official Records, in the office of the Riverside County Recorder and by the authority granted by the Declaration of Covenants, Conditions and Restrictions for PALM LAKE OWNERS ASSOCIATION, A California Non-Profit Mutual Benefit Corporation, County of Riverside, State of California, recorded September 3, 2004, as Instrument No. 2004-0705858 and all amendments and supplements thereto, Official Records in the office of the County Recorder of Riverside County, California. **NOTICE IS HEREBY GIVEN** that a breach of obligation has occurred in connection with the payment of assessments, which obligation was created by a Document entitled Declaration for Establishment of Covenants, Conditions, and Restrictions for PALM LAKE OWNERS ASSOCIATION, recorded on September 3, 2004, as Instrument No. 2004-0705858, of Official Records of Riverside County, California, affecting real property and the improvements situated thereon, held in the name of:

KAREN L. COASH

LEGALLY DESCRIBED AS: UNIT 195 and the property legally described in "Exhibit A" attached hereto and made a part hereof, inclusive of Maps, Records of Riverside County, State of California, and the accompanying portion of the Common Area appurtenant thereto.

Assessor's Parcel No.: 634-042-099
Property: 43376 COOK STREET #195, PALM DESERT, CA



2010-0332689
09/18/2010 08:00R
2 of 7

EXHIBIT "A"

A CONDOMINIUM COMPRISED OF:

PARCEL 1:

AN UNDIVIDED 1/85TH FEE SIMPLE INTEREST AS A TENANT IN COMMON IN AND TO THE RESIDENTIAL MODULE IN WHICH THE RESIDENTIAL UNIT IS LOCATED, AS SHOWN AND DEFINED ON THE PALM LAKE CONDOMINIUM PLAN, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON SEPTEMBER 3, 2004 , AS INSTRUMENT NO. 2004-705857 ("CONDOMINIUM PLAN"), WHICH IS SITUATED WITHIN ASSOCIATION PROPERTY MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN, LOCATED WITHIN LOT 74 OF TRACT NO. 20817, IN THE CITY OF PALM DESERT, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, FILED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON FEBRUARY 25, 1986.

RESERVING THEREFROM, NON-EXCLUSIVE AND CERTAIN EXCLUSIVE EASEMENTS FOR THE PURPOSES DESCRIBED IN THE CONDOMINIUM PLAN AND THE DECLARATION REFERENCED BELOW, INCLUDING EASEMENTS FOR ACCESS, ENCROACHMENTS, MAINTENANCE, SUPPORT, REPAIR AND OTHER PURPOSES DESCRIBED IN THE DECLARATION.

PARCEL 2:

RESIDENTIAL UNIT NO. 195, AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN, RESERVING THEREFROM ALL EASEMENTS AS DESCRIBED IN THE DECLARATION REFERRED TO BELOW.

PARCEL 3:

A NON-EXCLUSIVE EASEMENT FOR VEHICULAR AND PEDESTRIAN INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ROADWAY MODULE AS SHOWN ON THE CONDOMINIUM PLAN AND AS DESCRIBED IN THE DECLARATION, SUBJECT TO ANY RESTRICTIONS OR OTHER MATTERS OF RECORD SET FORTH IN THE DECLARATION AND THE USE AGREEMENT ENTERED INTO BY CC-PALM LAKE, LLC AND THE PALM LAKE OWNERS ASSOCIATION.



PARCEL 4:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN INGRESS, EGRESS AND ACCESS OVER THE PATHWAYS AND WALKWAYS OF MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN FOR INGRESS AND EGRESS TO THE RECREATIONAL FACILITIES WHICH EACH OWNER IS ENTITLED TO USE PURSUANT TO THE TERMS OF THE USE AGREEMENT ENTERED INTO BY GRANTOR AND THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") UNTIL SUCH TIME AS MODULE "F" IS CONVEYED TO THE ASSOCIATION.

PARCEL 5:

A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND ROAD PURPOSES ON, OVER, AND ACROSS LOT G OF TRACT 20817, PURSUANT TO THE "GRANT OF EASEMENT" DATED DECEMBER 15, 1986 AND RECORDED IN THE OFFICIAL RECORDS OF THE COUNTY OF RIVERSIDE ON DECEMBER 23, 1986 AS DOCUMENT NO. 328692.

PARCEL 6:

A NON-EXCLUSIVE APPURTENANT EASEMENT IN AND TO THE ASSOCIATION PROPERTY AND THE COMMON AREA OF ALL OF THE PHASES OF THE REAL PROPERTY DESCRIBED IN THE DECLARATION, FOR USE OF THE ASSOCIATION PROPERTY AND COMMON AREA PURSUANT TO THE TERMS OF THE DECLARATION, SUBJECT TO ANY EXCLUSIVE USE EASEMENT AREAS AND ANY OTHER RESERVATIONS SET FORTH IN THE DECLARATION. THIS EASEMENT SHALL BECOME EFFECTIVE AS TO A PHASE SUBSEQUENT TO THE PHASE IN WHICH THE PROPERTY IS LOCATED UPON (I) RECORDATION OF A SUPPLEMENTARY DECLARATION DECLARING SUCH PHASE TO BE SUBJECT TO THE DECLARATION OR RECORDATION OF A SUPPLEMENTARY DECLARATION WHICH REQUIRES THE OWNERS OF SUCH PHASE TO BE MEMBERS OF THE ASSOCIATION AND (II) CONVEYANCE OF THE FIRST CONDOMINIUM IN THE RESPECTIVE PHASE, OR AS MORE FULLY SET FORTH IN THE DECLARATION.

SUBJECT TO THE EASEMENTS AND OTHER RIGHTS RESERVED IN FAVOR OF DECLARANT IN THE DECLARATION FOR MARKETING AND DEVELOPMENT INCLUDING WITHOUT LIMITATION, SUBJECT TO THE EXCLUSIVE USE EASEMENT AREAS, THE RIGHT OF GRANTOR TO MAINTAIN MARKETING UNITS IN THE CONDOMINIUMS OWNED BY GRANTOR, AS WELL AS THE RIGHT OF ACCESS, INGRESS AND EGRESS FOR VISITORS TO THE SALES OFFICE AND MARKETING UNITS AND THE RIGHT TO MAINTAIN SIGNS OR OTHER MARKETING MATERIALS WITHIN THE COMMON AREAS OF THE PROJECT.



SUBJECT TO, FOR THE BENEFIT OF GRANTOR AND ITS SUCCESSORS AND ASSIGNS, AN EASEMENT FOR INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ASSOCIATION PROPERTY AND COMMON AREA TO PERMIT GRANTOR TO INSTALL IMPROVEMENTS THEREON, AND TO CONSTRUCT IMPROVEMENTS ON ADJACENT PROPERTY WITHIN FUTURE PHASES OF THE PROJECT.

PARCEL 7:

AN EXCLUSIVE USE EASEMENT OVER THE PORTION OF THE COMMON AREA AND/OR ASSOCIATION PROPERTY DESIGNATED AS BEING APPURTENANT TO THE RESIDENTIAL UNIT IN THE CONDOMINIUM PLAN, WHICH AREAS MAY INCLUDE AN EXCLUSIVE USE BALCONY AREA OR AN EXCLUSIVE USE YARD AREA.

PARCEL 8:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

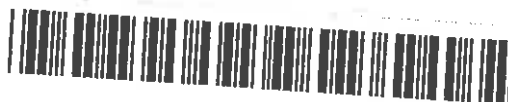
EXCLUSIVE USE PARKING SPACE NO (S): NOT ASSIGNED

PARCEL 9:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

EXCLUSIVE USE CARPORT NO (S): 388

THE REAL PROPERTY CONVEYED IN THIS GRANT DEED ("PROPERTY") IS CONVEYED TOGETHER WITH A MEMBERSHIP IN THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") AND ACCEPTED SUBJECT TO THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF PALM LAKE RECORDED IN THE OFFICE RECORDS OF THE COUNTY RECORDER OF RIVERSIDE COUNTY, CALIFORNIA ON SEPTEMBER 3, 2004, AS INSTRUMENT NO. 2004-705858 AND ANY AMENDMENTS THERETO NOW OF RECORD OR WHICH WILL BE OF RECORD PRIOR TO THE RECORDATION OF THIS GRANT DEED ("DECLARATION"), WHICH IS INCORPORATED HEREIN BY REFERENCE TO THIS GRANT DEED WITH THE SAME EFFECT AS THOUGH FULLY SET FORTH HEREIN. AS MORE PARTICULARLY



DESCRIBED IN THE DECLARATION, THE PROPERTY IS CONVEYED SUBJECT TO SUCH EASEMENTS IN FAVOR OF THE ASSOCIATION AS ARE NECESSARY TO PERFORM THE DUTIES AND OBLIGATIONS OF THE ASSOCIATION AND CERTAIN EASEMENTS RESERVED BY GRANTOR. GRANTEE, IN ACCEPTING THIS GRANT DEED AND THE CONVEYANCE HEREUNDER, DOES HEREBY AGREE, JOINTLY AND SEVERALLY, FOR THE BENEFIT OF THE ASSOCIATION AND EACH AND EVERY ONE OF THE OTHER MEMBERS OF THE ASSOCIATION, THAT GRANTEE WILL PROMPTLY, FULLY AND FAITHFULLY COMPLY WITH AND CONFORM TO THE DECLARATION, AND THE ARTICLES OF INCORPORATION AND BYLAWS OF THE ASSOCIATION AND THE RULES AND ARCHITECTURAL GUIDELINES REFERENCED IN THE DECLARATION. IN PARTICULAR, GRANTEE DOES HEREBY AGREE, JOINTLY AND SEVERALLY, PROMPTLY TO PAY IN FULL ANY DUES, FEES OR ASSESSMENTS LEVIED BY THE ASSOCIATION ON THE MEMBERSHIPS CONVEYED HEREBY. THE OBLIGATIONS OF GRANTEE HEREIN SET FORTH SHALL BE COVENANTS RUNNING WITH THE PROPERTY IT BEING UNDERSTOOD THAT SAID MEMBERSHIP IN THE ASSOCIATION AND THE OBLIGATIONS THEREOF, WILL AUTOMATICALLY PASS TO GRANTEE'S SUCCESSOR IN TITLE IN THE ABOVE PROPERTY OR OTHERWISE, AND SHALL BE BINDING UPON THE GRANTEES ABOVE NAMED, THEIR HEIRS, DEVISEES, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS.



CLAIMANT: Wayne Guralnick, President of WAYNE S. GURALNICK,
A Professional Law Corporation, Trustee, Attorney, and
Authorized Representative for Palm Lake Owners Association, A
California Nonprofit Corporation

ADDRESS: 40-004 Cook St., Suite 3
Palm Desert, CA 92211

PHONE NO: (760) 340-1515

The following amount was secured by a recorded lien and Notice of Default on the above-
referenced property immediately prior to the Association's foreclosure sale, and these amounts
remain outstanding to this date:

TOTAL \$4,204.27

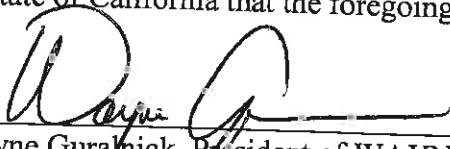
ATTACHMENTS:

Document evidencing the claim (must be attached)

The claim has been fully released (attached)

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

Dated: 6-16, 2014

By: 
Wayne Guralnick, President of WAYNE S.
GURALNICK, A Professional Law
Corporation, Trustee, Attorney, and
Authorized Representative for Palm Lake
Owners Association, A California Nonprofit
Corporation

CLIENT #: 264 PALM LAKE OWNERS ASSOCIATION PHYS. ADDR: 43376 COOK STREET #195 MOVEIN DATE: 29 Apr 2013
 UNIT #-: 195 KSENIYA G. HOPPE * PALM DESERT, CA 92211 % INTEREST-:
 MAILING ADDRESS: 78650 AVENUE 42 #610 LGL DESC-: HOME#:
 BERMUDA DUNES, CA 92203 MORTGAGEE: WORK#:
 SERVICER-:

CURR BALANCE: 32.65 PMTS on HOLD: 0.00 PRIMARY CHRG: 236.50 FEE CHARGE: 0.00
 UnDEP'd PMTS: 0.00 MISC CHRGS: 0.00 DEP CHARGE: 0.00

..DATE..	REF NO.	LAST NAME	SOURCE	AMOUNT	PREV BAL	CURR BAL
06-09-14	125	HOPPE	PAYMENT, RMP CK# "0015115474"	236.50CR	269.15	32.65
06-01-14	124	HOPPE	ASSOCIATION DUES	236.50	32.65	269.15
05-09-14	123	HOPPE	PAYMENT, RMP CK# "0010226482"	236.50CR	269.15	32.65
05-01-14	122	HOPPE	ASSOCIATION DUES	236.50	32.65	269.15
04-09-14	121	HOPPE	PAYMENT, RMP CK# "0005279427"	236.50CR	269.15	32.65
04-01-14	120	HOPPE	ASSOCIATION DUES	236.50	32.65	269.15
03-11-14	119	HOPPE	PAYMENT, RMP CK# "00131"	708.50CR	741.15	32.65
03-01-14	118	HOPPE	ASSOCIATION DUES	236.50	504.65	741.15
02-15-14	117	HOPPE	ADMIN. FEE LATE CHARGE	8.00	496.65	504.65
02-15-14	116	HOPPE	LATE CHARGE	23.65	473.00	496.65
02-01-14	115	HOPPE	ASSOCIATION DUES	236.50	236.50	473.00
01-01-14	114	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
12-16-13	113	HOPPE	PAYMENT, ACH TRANS# 831156	236.50CR	236.50	0.00
12-01-13	112	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
11-15-13	111	HOPPE	PAYMENT, ACH TRANS# 820373	236.50CR	236.50	0.00
11-01-13	110	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
10-15-13	109	HOPPE	PAYMENT, ACH TRANS# 810914	236.50CR	236.50	0.00
10-01-13	108	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
09-13-13	107	HOPPE	PAYMENT, ACH TRANS# 802423	236.50CR	236.50	0.00
09-01-13	106	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
08-14-13	105	HOPPE	PAYMENT, ACH TRANS# 793833	236.50CR	236.50	0.00
08-01-13	104	HOPPE	ASSOCIATION DUES	236.50	0.00	236.50
07-26-13	103	HOPPE	PAYMENT, CK# 117	784.50CR	784.50	0.00
07-16-13	102	HOPPE	ACCOUNT ADMINISTRATION AND REC. FEE	75.00	709.50	784.50
07-16-13	101	HOPPE	PRIOR TO TAX SALE	3,691.27CR	4,400.77	709.50
07-01-13	100	COASH	ASSOCIATION DUES	236.50	4,164.27	4,400.77
06-01-13	99	COASH	ASSOCIATION DUES	236.50	3,927.77	4,164.27
05-01-13	98	COASH	ASSOCIATION DUES	236.50	3,691.27	3,927.77
04-01-13	97	COASH	ASSOCIATION DUES	236.50	3,454.77	3,691.27
03-22-13	96	COASH	PAYMENT, CK# ATTY 25421	300.00CR	3,754.77	3,454.77
03-22-13	95	COASH	PAYMENT, CK# ATTY 25699	300.00CR	4,054.77	3,754.77
03-01-13	94	COASH	ASSOCIATION DUES	236.50	3,818.27	4,054.77
02-12-13	93	COASH	PAYMENT, CK# ATTY 25179	300.00CR	4,118.27	3,818.27
02-12-13	92	COASH	PAYMENT, CK# ATTY 24647	300.00CR	4,418.27	4,118.27
02-01-13	91	COASH	ASSOCIATION DUES	236.50	4,181.77	4,418.27
01-01-13	90	COASH	ASSOCIATION DUES	236.50	3,945.27	4,181.77
12-12-12	89	COASH	PAYMENT, CK# ATTY 24279	300.00CR	4,245.27	3,945.27
12-01-12	88	COASH	ASSOCIATION DUES	236.50	4,008.77	4,245.27
11-01-12	87	COASH	ASSOCIATION DUES	236.50	3,772.27	4,008.77
10-16-12	86	COASH	PAYMENT, CK# ATTY 23520	300.00CR	4,072.27	3,772.27
10-01-12	85	COASH	ASSOCIATION DUES	236.50	3,835.77	4,072.27
09-01-12	84	COASH	ASSOCIATION DUES	236.50	3,599.27	3,835.77
08-01-12	83	COASH	ASSOCIATION DUES	236.50	3,362.77	3,599.27
07-30-12	82	COASH	PAYMENT, CK# ATTY 22592	300.00CR	3,662.77	3,362.77
07-01-12	81	COASH	ASSOCIATION DUES	236.50	3,426.27	3,662.77
06-28-12	80	COASH	PAYMENT, CK# ATTY 22024	300.00CR	3,726.27	3,426.27
06-28-12	79	COASH	PAYMENT, CK# ATTY 22195	300.00CR	4,026.27	3,726.27

06-01-12	78	COASH	ASSOCIATION DUES	236.50	3,789.77	4,026.27
05-04-12	77	COASH	PAYMENT, CK# ATTY 21163	600.00CR	4,389.77	3,789.77
05-04-12	76	COASH	PAYMENT, CK# ATTY 21697	300.00CR	4,689.77	4,389.77
05-01-12	75	COASH	ASSOCIATION DUES	236.50	4,453.27	4,689.77
04-01-12	74	COASH	ASSOCIATION DUES	236.50	4,216.77	4,453.27
03-05-12	73	COASH	PAYMENT, CK# ATTY 20641	300.00CR	4,516.77	4,216.77
03-01-12	72	COASH	ASSOCIATION DUES	236.50	4,280.27	4,516.77
02-01-12	71	COASH	ASSOCIATION DUES	236.50	4,043.77	4,280.27
01-31-12	70	COASH	PAYMENT, CK# ATTY 20271	300.00CR	4,343.77	4,043.77
01-01-12	69	COASH	ASSOCIATION DUES	236.50	4,107.27	4,343.77
12-05-11	68	COASH	PAYMENT, CK# ATTY 19626	300.00CR	4,407.27	4,107.27
12-01-11	67	COASH	ASSOCIATION DUES	236.50	4,170.77	4,407.27
11-03-11	66	COASH	PAYMENT, CK# ATTY 19012	300.00CR	4,470.77	4,170.77
11-01-11	65	COASH	ASSOCIATION DUES	236.50	4,234.27	4,470.77
10-01-11	64	COASH	ASSOCIATION DUES	236.50	3,997.77	4,234.27
09-27-11	63	COASH	PAYMENT, CK# ATTY 18331	300.00CR	4,297.77	3,997.77
09-27-11	62	COASH	PAYMENT, CK# ATTY 18663	300.00CR	4,597.77	4,297.77
09-15-11	61	COASH	ADMIN. FEE LATE CHARGE	8.00	4,589.77	4,597.77
09-15-11	60	COASH	LATE CHARGE	23.65	4,566.12	4,589.77
09-01-11	59	COASH	ASSOCIATION DUES	236.50	4,329.62	4,566.12
08-15-11	58	COASH	ADMIN. FEE LATE CHARGE	8.00	4,321.62	4,329.62
08-15-11	57	COASH	LATE CHARGE	23.65	4,297.97	4,321.62
08-01-11	56	COASH	ASSOCIATION DUES	236.50	4,061.47	4,297.97
07-15-11	55	COASH	ADMIN. FEE LATE CHARGE	8.00	4,053.47	4,061.47
07-15-11	54	COASH	LATE CHARGE	23.65	4,029.82	4,053.47
07-01-11	53	COASH	ASSOCIATION DUES	236.50	3,793.32	4,029.82
06-15-11	52	COASH	ADMIN. FEE LATE CHARGE	8.00	3,785.32	3,793.32
06-15-11	51	COASH	LATE CHARGE	23.65	3,761.67	3,785.32
06-01-11	50	COASH	ASSOCIATION DUES	236.50	3,525.17	3,761.67
05-27-11	49	COASH	PAYMENT, CK# ATT 17373	300.00CR	3,825.17	3,525.17
05-27-11	48	COASH	PAYMENT, CK# ATT 17450	300.00CR	4,125.17	3,825.17
05-01-11	47	COASH	ASSOCIATION DUES	236.50	3,888.67	4,125.17
04-13-11	46	COASH	PAYMENT, CK# ATT 16787	300.00CR	4,188.67	3,888.67
04-01-11	45	COASH	ASSOCIATION DUES	236.50	3,952.17	4,188.67
03-21-11	44	COASH	ADMIN. FEE LATE CHARGE	8.00	3,944.17	3,952.17
03-21-11	43	COASH	LATE CHARGE	23.65	3,920.52	3,944.17
03-16-11	42	COASH	PAYMENT, CK# ATT 16499	300.00CR	4,220.52	3,920.52
03-01-11	41	COASH	ASSOCIATION DUES	236.50	3,984.02	4,220.52
02-17-11	40	COASH	ADMIN. FEE LATE CHARGE	8.00	3,976.02	3,984.02
02-17-11	39	COASH	LATE CHARGE	23.65	3,952.37	3,976.02
02-17-11	38	COASH	PAYMENT, CK# att 16126	300.00CR	4,252.37	3,952.37
02-01-11	37	COASH	ASSOCIATION DUES	236.50	4,015.87	4,252.37
01-20-11	36	COASH	ADMIN. FEE LATE CHARGE	8.00	4,007.87	4,015.87
01-20-11	35	COASH	LATE CHARGE	23.65	3,984.22	4,007.87
01-01-11	34	COASH	ASSOCIATION DUES	236.50	3,747.72	3,984.22
12-31-10	33	COASH	PAYMENT, CK# att 15756	300.00CR	4,047.72	3,747.72
12-01-10	32	COASH	ASSOCIATION DUES	236.50	3,811.22	4,047.72
11-18-10	31	COASH	LATE CHARGE	23.65	3,787.57	3,811.22
11-04-10	30	COASH	PAYMENT, CK# atty15274	2,500.00CR	6,287.57	3,787.57
11-01-10	29	COASH	ASSOCIATION DUES	236.50	6,051.07	6,287.57
10-19-10	28	COASH	LATE CHARGE	23.65	6,027.42	6,051.07
10-01-10	27	COASH	ASSOCIATION DUES	236.50	5,790.92	6,027.42
09-17-10	26	COASH	LATE CHARGE	23.65	5,767.27	5,790.92
09-01-10	25	COASH	ASSOCIATION DUES	236.50	5,530.77	5,767.27
08-18-10	24	COASH	LATE CHARGE	23.65	5,507.12	5,530.77
08-01-10	23	COASH	ASSOCIATION DUES	236.50	5,270.62	5,507.12
08-01-10	23	COASH	LATE CHARGE	23.65	5,246.97	5,270.62
07-19-10	22	COASH	ASSOCIATION DUES			
			LATE CHARGE			

07-01-10	21	COASH	ASSOCIATION DUES	236.50	5,010.47	5,246.97
06-17-10	20	COASH	LATE CHARGE	23.65	4,986.82	5,010.47
06-01-10	19	COASH	ASSOCIATION DUES	236.50	4,750.32	4,986.82
05-20-10	18	COASH	LATE CHARGE	23.65	4,726.67	4,750.32
05-01-10	17	COASH	ASSOCIATION DUES	236.50	4,490.17	4,726.67
04-20-10	16	COASH	LATE CHARGE	23.65	4,466.52	4,490.17
04-01-10	15	COASH	ASSOCIATION DUES	236.50	4,230.02	4,466.52
03-18-10	14	COASH	LATE CHARGE	23.65	4,206.37	4,230.02
03-01-10	13	COASH	ASSOCIATION DUES	236.50	3,969.87	4,206.37
02-19-10	12	COASH	LATE CHARGE	23.65	3,946.22	3,969.87
02-01-10	11	COASH	ASSOCIATION DUES	236.50	3,709.72	3,946.22
01-21-10	10	COASH	LATE CHARGE	23.65	3,686.07	3,709.72
01-01-10	9	COASH	ASSOCIATION DUES	236.50	3,449.57	3,686.07
12-15-09	8	COASH	PAYMENT, RMP CK# 8418	300.00CR	3,749.57	3,449.57
12-01-09	7	COASH	ASSOCIATION DUES	236.50	3,513.07	3,749.57
11-30-09	6	COASH	BALANCE FORWARD	3,513.07	0.00	3,513.07

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 196 Item 490 Assessment No.: 634042099-3

Assessee: COASH, KAREN L

Situs: 43376 COOK ST NO 195 PALM DESERT 92211

Date Sold: April 29, 2013

Date Deed to Purchaser Recorded: June 20, 2013

Final Date to Submit Claim: June 20, 2014

RECEIVED
2014 JUN 18 PM 4:33
RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 38,404.39 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. 2005-0214587; recorded on 03/18/2005. 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.

1) GRANT DEED - Doc# 2005-0214587 - Recorded 03/18/2005 - 6 pages

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 12th day of June, 2014 at Riverside County, California
County, State

Karen L. Coash
Signature of Claimant

Signature of Claimant

KAREN L. COASH
Print Name

Print Name

1509 S. SHELTON ST.
Street Address

Street Address

SANTA ANA, CA, 92707
City, State, Zip

City, State, Zip

(760) 534-0192
Phone Number

Phone Number

email: clubppalmdesert@yahoo.com

RECORDING REQUESTED BY
Chicago Title
AND WHEN RECORDED MAIL TO

DOC # 2005-0214587

03/18/2005 08:00A Fee:22.00
Page 1 of 6 Doc T Tax Paid
Recorded in Official Records
County of Riverside

Larry W. Ward
Assessor, County Clerk & Recorder



Karen L. Coash
43376 Cook St. #195
Palm Desert, CA 92211

M	S	U	PAGE	SIZE	DA	PCOR	NOCOR	SMF	MISC.
			6			✓			
									CA
A	R	L	COPY	LONG	REFUND	NCHG	EXAM		

Space above this line for Recorder's Use

ESCROW NO: 80123736PS
ORDER NO: 52005703PS

APN: 634-040-017-3 / *TPA 018-126* GRANT DEED

- THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX IS \$ *174.35*
- UNINCORPORATED AREA
 CITY OF *Palm Desert*
 COMPUTED ON THE FULL VALUE OF THE INTEREST OR PROPERTY CONVEYED, OR IS
 COMPUTED ON THE FULL VALUE LESS THE VALUE OF LIENS OR ENCUMBRANCES REMAINING AT TIME OF SALE, AND

22 T
LA

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

CC-Palm Lake, LLC, a Delaware Limited Liability Company ("Grantor")

hereby, GRANTS to Karen L. Coash, an unmarried woman ("Grantee")

the real property in the City of Palm Desert, County of Riverside, State of California, described as
See Exhibit "A" attached hereto and incorporated herein by this reference.

THE REAL PROPERTY CONVEYED HEREIN BY GRANTOR TO GRANTEE IS CONVEYED AND ACCEPTED SUBJECT TO:

- CURRENT REAL ESTATE TAXES AND ALL UNPAID GENERAL AND SPECIAL TAXES/BONDS AND ASSESSMENTS.
- ALL ENCUMBRANCES, EASEMENTS, COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, RIGHTS, RIGHTS OF WAY OF RECORD AND/OR DISCLOSED BY AN INSPECTION.

Dated: *3/11/05*

STATE OF CALIFORNIA
COUNTY OF *San Diego*)SS

ON *3/11/05* before me,
M. Macias
a Notary Public in and for said County and State, personally appeared
Paul G. Kerr

personally know 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 entity upon behalf of which the person(s) acted executed the instrument.

Witness my hand and official seal

[Signature]
Signature of Notary Public

MAIL TAX STATEMENTS TO: Same as Above

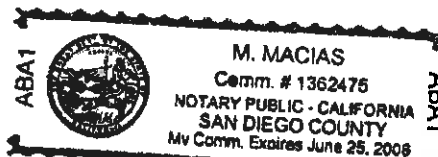
CC-Palm Lake, LLC,
A Delaware Limited Liability
Company

By: CC2 Management, Inc.,
a Delaware Corporation,
its Managing Member

By: *Paul G Kerr*

Name: *PAUL G KERR*

Title: *Pres.*



52005703-K05

CERTIFICATION

UNDER THE PROVISIONS OF GOVERNMENT CODE 27361.7 I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

NAME OF NOTARY:

M. Macias

COMMISSION NO.:

1362475

DATE COMMISSION EXPIRES:

June 25, 2006

COUNTY:

San Diego

DATE:

3/17/05

SIGNATURE:

Dotty Headley
DOTTY HEADLEY/CHICAGO TITLE

EXHIBIT "A"

A CONDOMINIUM COMPRISED OF:

PARCEL 1:

AN UNDIVIDED 1/85TH FEE SIMPLE INTEREST AS A TENANT IN COMMON IN AND TO THE RESIDENTIAL MODULE IN WHICH THE RESIDENTIAL UNIT IS LOCATED, AS SHOWN AND DEFINED ON THE PALM LAKE CONDOMINIUM PLAN, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON SEPTEMBER 3, 2004 , AS INSTRUMENT NO. 2004-705857 ("CONDOMINIUM PLAN"), WHICH IS SITUATED WITHIN ASSOCIATION PROPERTY MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN, LOCATED WITHIN LOT 74 OF TRACT NO. 20817, IN THE CITY OF PALM DESERT, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, FILED IN THE OFFICE OF THE COUNTY RECORDER OF RIVERSIDE COUNTY ON FEBRUARY 25, 1986.

RESERVING THEREFROM, NON-EXCLUSIVE AND CERTAIN EXCLUSIVE EASEMENTS FOR THE PURPOSES DESCRIBED IN THE CONDOMINIUM PLAN AND THE DECLARATION REFERENCED BELOW, INCLUDING EASEMENTS FOR ACCESS, ENCROACHMENTS, MAINTENANCE, SUPPORT, REPAIR AND OTHER PURPOSES DESCRIBED IN THE DECLARATION.

PARCEL 2:

RESIDENTIAL UNIT NO. 195, AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN, RESERVING THEREFROM ALL EASEMENTS AS DESCRIBED IN THE DECLARATION REFERRED TO BELOW.

PARCEL 3:

A NON-EXCLUSIVE EASEMENT FOR VEHICULAR AND PEDESTRIAN INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ROADWAY MODULE AS SHOWN ON THE CONDOMINIUM PLAN AND AS DESCRIBED IN THE DECLARATION, SUBJECT TO ANY RESTRICTIONS OR OTHER MATTERS OF RECORD SET FORTH IN THE DECLARATION AND THE USE AGREEMENT ENTERED INTO BY CC-PALM LAKE, LLC AND THE PALM LAKE OWNERS ASSOCIATION.

PARCEL 4:

A NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN INGRESS, EGRESS AND ACCESS OVER THE PATHWAYS AND WALKWAYS OF MODULE "F" AS SHOWN ON THE CONDOMINIUM PLAN FOR INGRESS AND EGRESS TO THE RECREATIONAL FACILITIES WHICH EACH OWNER IS ENTITLED TO USE PURSUANT TO THE TERMS OF THE USE AGREEMENT ENTERED INTO BY GRANTOR AND THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") UNTIL SUCH TIME AS MODULE "F" IS CONVEYED TO THE ASSOCIATION.

PARCEL 5:

A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND ROAD PURPOSES ON, OVER, AND ACROSS LOT G OF TRACT 20817, PURSUANT TO THE "GRANT OF EASEMENT" DATED DECEMBER 15, 1986 AND RECORDED IN THE OFFICIAL RECORDS OF THE COUNTY OF RIVERSIDE ON DECEMBER 23, 1986 AS DOCUMENT NO. 328692.

PARCEL 6:

A NON-EXCLUSIVE APPURTENANT EASEMENT IN AND TO THE ASSOCIATION PROPERTY AND THE COMMON AREA OF ALL OF THE PHASES OF THE REAL PROPERTY DESCRIBED IN THE DECLARATION, FOR USE OF THE ASSOCIATION PROPERTY AND COMMON AREA PURSUANT TO THE TERMS OF THE DECLARATION, SUBJECT TO ANY EXCLUSIVE USE EASEMENT AREAS AND ANY OTHER RESERVATIONS SET FORTH IN THE DECLARATION. THIS EASEMENT SHALL BECOME EFFECTIVE AS TO A PHASE SUBSEQUENT TO THE PHASE IN WHICH THE PROPERTY IS LOCATED UPON (I) RECORDATION OF A SUPPLEMENTARY DECLARATION DECLARING SUCH PHASE TO BE SUBJECT TO THE DECLARATION OR RECORDATION OF A SUPPLEMENTARY DECLARATION WHICH REQUIRES THE OWNERS OF SUCH PHASE TO BE MEMBERS OF THE ASSOCIATION AND (II) CONVEYANCE OF THE FIRST CONDOMINIUM IN THE RESPECTIVE PHASE, OR AS MORE FULLY SET FORTH IN THE DECLARATION.

SUBJECT TO THE EASEMENTS AND OTHER RIGHTS RESERVED IN FAVOR OF DECLARANT IN THE DECLARATION FOR MARKETING AND DEVELOPMENT INCLUDING WITHOUT LIMITATION, SUBJECT TO THE EXCLUSIVE USE EASEMENT AREAS, THE RIGHT OF GRANTOR TO MAINTAIN MARKETING UNITS IN THE CONDOMINIUMS OWNED BY GRANTOR, AS WELL AS THE RIGHT OF ACCESS, INGRESS AND EGRESS FOR VISITORS TO THE SALES OFFICE AND MARKETING UNITS AND THE RIGHT TO MAINTAIN SIGNS OR OTHER MARKETING MATERIALS WITHIN THE COMMON AREAS OF THE PROJECT.

SUBJECT TO, FOR THE BENEFIT OF GRANTOR AND ITS SUCCESSORS AND ASSIGNS, AN EASEMENT FOR INGRESS, EGRESS AND ACCESS IN, ON, OVER, THROUGH AND ACROSS THE ASSOCIATION PROPERTY AND COMMON AREA TO PERMIT GRANTOR TO INSTALL IMPROVEMENTS THEREON, AND TO CONSTRUCT IMPROVEMENTS ON ADJACENT PROPERTY WITHIN FUTURE PHASES OF THE PROJECT.

PARCEL 7:

AN EXCLUSIVE USE EASEMENT OVER THE PORTION OF THE COMMON AREA AND/OR ASSOCIATION PROPERTY DESIGNATED AS BEING APPURTENANT TO THE RESIDENTIAL UNIT IN THE CONDOMINIUM PLAN, WHICH AREAS MAY INCLUDE AN EXCLUSIVE USE BALCONY AREA OR AN EXCLUSIVE USE YARD AREA.

PARCEL 8:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

EXCLUSIVE USE PARKING SPACE NO (S): NOT ASSIGNED

PARCEL 9:

AN EXCLUSIVE EASEMENT FOR PARKING OVER THE PORTION OF THE ASSOCIATION PROPERTY DESCRIBED BELOW WHICH SHALL BE AND IS HEREBY DECLARED APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED IN PARCEL 2 ABOVE:

EXCLUSIVE USE CARPORT NO (S): 388

THE REAL PROPERTY CONVEYED IN THIS GRANT DEED ("PROPERTY") IS CONVEYED TOGETHER WITH A MEMBERSHIP IN THE PALM LAKE OWNERS ASSOCIATION ("ASSOCIATION") AND ACCEPTED SUBJECT TO THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF PALM LAKE RECORDED IN THE OFFICE RECORDS OF THE COUNTY RECORDER OF RIVERSIDE COUNTY, CALIFORNIA ON SEPTEMBER 3, 2004, AS INSTRUMENT NO. 2004-705858 AND ANY AMENDMENTS THERETO NOW OF RECORD OR WHICH WILL BE OF RECORD PRIOR TO THE RECORDATION OF THIS GRANT DEED ("DECLARATION"), WHICH IS INCORPORATED HEREIN BY REFERENCE TO THIS GRANT DEED WITH THE SAME EFFECT AS THOUGH FULLY SET FORTH HEREIN. AS MORE PARTICULARLY

DESCRIBED IN THE DECLARATION, THE PROPERTY IS CONVEYED SUBJECT TO SUCH EASEMENTS IN FAVOR OF THE ASSOCIATION AS ARE NECESSARY TO PERFORM THE DUTIES AND OBLIGATIONS OF THE ASSOCIATION AND CERTAIN EASEMENTS RESERVED BY GRANTOR. GRANTEE, IN ACCEPTING THIS GRANT DEED AND THE CONVEYANCE HEREUNDER, DOES HEREBY AGREE, JOINTLY AND SEVERALLY, FOR THE BENEFIT OF THE ASSOCIATION AND EACH AND EVERY ONE OF THE OTHER MEMBERS OF THE ASSOCIATION, THAT GRANTEE WILL PROMPTLY, FULLY AND FAITHFULLY COMPLY WITH AND CONFORM TO THE DECLARATION, AND THE ARTICLES OF INCORPORATION AND BYLAWS OF THE ASSOCIATION AND THE RULES AND ARCHITECTURAL GUIDELINES REFERENCED IN THE DECLARATION. IN PARTICULAR, GRANTEE DOES HEREBY AGREE, JOINTLY AND SEVERALLY, PROMPTLY TO PAY IN FULL ANY DUES, FEES OR ASSESSMENTS LEVIED BY THE ASSOCIATION ON THE MEMBERSHIPS CONVEYED HEREBY. THE OBLIGATIONS OF GRANTEE HEREIN SET FORTH SHALL BE COVENANTS RUNNING WITH THE PROPERTY IT BEING UNDERSTOOD THAT SAID MEMBERSHIP IN THE ASSOCIATION AND THE OBLIGATIONS THEREOF, WILL AUTOMATICALLY PASS TO GRANTEE'S SUCCESSOR IN TITLE IN THE ABOVE PROPERTY OR OTHERWISE, AND SHALL BE BINDING UPON THE GRANTEES ABOVE NAMED, THEIR HEIRS, DEVISEES, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS.

DESCRIBED IN THE DECLARATION, THE PROPERTY IS CONVEYED SUBJECT TO SUCH EASEMENTS IN FAVOR OF THE ASSOCIATION AS ARE NECESSARY TO PERFORM THE DUTIES AND OBLIGATIONS OF THE ASSOCIATION AND CERTAIN EASEMENTS RESERVED BY GRANTOR. GRANTEE, IN ACCEPTING THIS GRANT DEED AND THE CONVEYANCE HEREUNDER, DOES HEREBY AGREE, JOINTLY AND SEVERALLY, FOR THE BENEFIT OF THE ASSOCIATION AND EACH AND EVERY ONE OF THE OTHER MEMBERS OF THE ASSOCIATION, THAT GRANTEE WILL PROMPTLY, FULLY AND FAITHFULLY COMPLY WITH AND CONFORM TO THE DECLARATION, AND THE ARTICLES OF INCORPORATION AND BYLAWS OF THE ASSOCIATION AND THE RULES AND ARCHITECTURAL GUIDELINES REFERENCED IN THE DECLARATION. IN PARTICULAR, GRANTEE DOES HEREBY AGREE, JOINTLY AND SEVERALLY, PROMPTLY TO PAY IN FULL ANY DUES, FEES OR ASSESSMENTS LEVIED BY THE ASSOCIATION ON THE MEMBERSHIPS CONVEYED HEREBY. THE OBLIGATIONS OF GRANTEE HEREIN SET FORTH SHALL BE CONVENANTS RUNNING WITH THE PROPERTY IT BEING UNDERSTOOD THAT SAID MEMBERSHIP IN THE ASSOCIATION AND THE OBLIGATIONS THEREOF, WILL AUTOMATICALLY PASS TO GRANTEE'S SUCCESSOR IN TITLE IN THE ABOVE PROPERTY OR OTHERWISE, AND SHALL BE BINDING UPON THE GRANTEES ABOVE NAMED, THEIR HEIRS, DEVISEES, EXECUTORS, ADMINISTRATORS, SUCCESSORS AND ASSIGNS.