

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



ITEM: 19.10
(ID # 10914)

MEETING DATE:

Tuesday, October 18, 2022

FROM : TREASURER-TAX COLLECTOR:

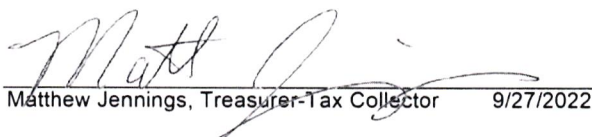
SUBJECT: TREASURER-TAX COLLECTOR: Public Hearing on the Recommendation for Distribution of Excess Proceeds for Tax Sale No. 209, Item 516. Last assessed to: Jose Ortega, an unmarried man. District 4. [\$302,675-Fund 65595 Excess Proceeds from Tax Sale]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the claim from Global Discoveries, Ltd., assignee for Jose Ortega, last assessee for payment of excess proceeds resulting from the Tax Collector's public auction tax sale associated with parcel 673500044-3;
2. Deny the claim from State of California, Franchise Tax Board for payment of excess proceeds resulting from the Tax Collector's public auction tax sale associated with parcel 673500044-3;
3. Deny the claim from Aldea Homeowners Association, A California Non-Profit Mutual Benefit Corporation for payment of excess proceeds resulting from the Tax Collector's public auction tax sale associated with parcel 673500044-3;

Continued on page 2

ACTION:Policy


Matthew Jennings, Treasurer-Tax Collector 9/27/2022

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Spiegel, Washington, Perez and Hewitt
Nays: None
Absent: None
Date: October 18, 2022
xc: Tax Collector

Kecia R. Harper
Clerk of the Board

By: 
Deputy

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

RECOMMENDED MOTION: That the Board of Supervisors:

4. Deny the claim from the Riverside County Public Guardian, conservator for Jose Ortega, last assessee for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 673500044-3;
5. Deny the claim from Crown Business Corp., agent for Jose Ortega, last assessee for payment of excess proceeds resulting from the Tax Collector's public auction tax sale associated with parcel 673500044-3;
6. Deny the claim from Found Extra Money, LLC, assignee for Jose Ortega, last assessee for payment of excess proceeds resulting from the Tax Collector's public auction tax sale associated with parcel 673500044-3;
7. Authorize and direct the Auditor-Controller to issue a warrant to Global Discoveries, Ltd., assignee for Jose Ortega, last assessee in the amount of \$302,675.26, 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.

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$302,675	\$ 0	\$302,675	\$ 0
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0
SOURCE OF FUNDS: Fund 65595 Excess Proceeds from Tax Sale.			Budget Adjustment:	N/A
			For Fiscal Year:	22/23

C.E.O. RECOMMENDATION: Approve.

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 May 2, 2017 public auction tax sale. The deed conveying title to the purchasers at the auction was recorded June 21, 2017. 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 24, 2017, to parties of interest as defined in Section 4675 of said code. Parties of interest have been determined by an examination of Parties of Interest Reports, Assessor's and Recorder's records, as well as other, various research methods used to obtain current mailing addresses for these parties of interest.

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

1. Claim from Global Discoveries, Ltd., assignee for Jose Ortega based an Assignment of Right to Collect Excess Proceeds notarized August 7, 2017, and a Grant Deed recorded as May 12, 2005 as Instrument No. 2005-0374890.

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

2. Claim from State of California, Franchise Tax Board based on a Notice of State Tax Lien recorded May 25, 2007 as Instrument No. 2007-0346057 and extended on March 7, 2017 as Instrument No. 2017-0094474 and an Order to Withhold Personal Income Tax dated August 14, 2017.
3. Claim Aldea Homeowners Association, A California Non-Profit Mutual Benefit Corporation based on a Notice of Assessment Lien recorded September 10, 2014 as Instrument No. 2014-0343010 and a Notice of Default and Election to Sell Pursuant to Assessment Lien and the Provisions of the Declaration of Restrictions recorded April 05, 2017 as Instrument No. 2017-0135443.
4. Claim from the Riverside County Public Guardian, Conservator for Jose Ortega based a Grant Deed recorded May 12, 2005 as Instrument No. 2005-0374890.
5. Claim from Crown Business Corp., agent for Jose Ortega based on an Authorization for Agent to Collect Excess Proceeds dated August 17, 2017 and a Grant Deed recorded May 12, 2005 as Instrument No. 2005-0374890.
6. Claim from Found Extra Money, LLC, assignee for Jose Ortega based on an Assignment of Right to Collect Excess Proceeds notarized November 6, 2017 and a Grant Deed recorded May 12, 2005 as Instrument No. 2005-0374890

Pursuant to Section 4675 of the California Revenue and Taxation Code, it is the recommendation of this office that Global Discoveries, Ltd., assignee for Jose Ortega be awarded excess proceeds in the amount of \$302,675.26. The claim from State of California, Franchise Tax Board be denied since the lien will be paid in full through a separate claim for excess proceeds submitted for parcel number 673500043-2. The claim from Aldea Homeowners Association, A California Non-Profit Mutual Benefit Corporation be denied for failure to provide Notarized Authorization for Agent to Collect Excess Proceeds on behalf of Aldea Homeowners Association, A California Non-Profit Mutual Benefit Corporation and Notarized Statement of Monies owed. The claim from Riverside County Public Guardian, Conservator for Jose Ortega last assessee be denied since they advised the Treasurer-Tax Collector they are no longer managing Mr. Ortega's estate. The claims from Crown Business Corp., agent for Jose Ortega, and Found Extra Money, LLC, assignee for Jose Ortega be denied since the last assessee Jose Ortega had previously assigned his right to claim excess proceeds to Global Discoveries, Ltd. on July 31, 2017. Supporting documentation has been provided. The Treasurer- Tax Collector requests approval of the above recommended motion. Notice of this recommendation was sent to the claimants by certified mail.

Impact on Residents and Businesses

Excess proceeds will be released to the last assessee of the property.

ATTACHMENTS (if any, in this order):

ATTACHMENT A. Claim Global

ATTACHMENT B. Claim FTB

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

- ATTACHMENT C. Claim Aldea
- ATTACHMENT D. Claim RCPG
- ATTACHMENT E. Claim Crown
- ATTACHMENT F. Claim Found

Michael C. Thomas

Michael C. Thomas

7/28/2022

Steven K. Atkeson

Steven Atkeson

10/10/2022

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

RECEIVED

To: Don Kent, Treasurer-Tax Collector

2015 OCT 13 PM 3: 28

Re: Claim for Excess Proceeds

RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

TC 203 Item 119 Assessment No.: 326173011-6

Assessee: RAMIREZ, CONCEPCION

Situs:

Date Sold: May 5, 2015

Date Deed to Purchaser Recorded: June 18, 2015

Final Date to Submit Claim: June 20, 2016

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 32,836.95 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. 2014-0289902; recorded on 02/31/2014. A copy of this document is attached hereto. 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.

Deed of Trust w/ assignment Repts Sept. 15, 1995 Doc # 304657
Quit Claim Deed Doc # 304655
Grant Deed Doc # 304656

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 13 day of October, 2015 at Riverside, California
County, State

Bruce Cowie
Signature of Claimant

BRUCE Cowie
Print Name

1985 HOGAN CIE
Street Address

HEMET CA. 92545
City, State, Zip

951 926 7853
Phone Number

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 203 Item 118 Assessment No.: 326173010-5

Assessee: RAMIREZ, CONCEPCION

Situs:

Date Sold: May 5, 2015

Date Deed to Purchaser Recorded: June 18, 2015

Final Date to Submit Claim: June 20, 2016

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 32,836.95 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. 2014-0287902 recorded on 07/31/2014. A copy of this document is attached hereto. 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.

copy of

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

- copy Deed of Trust with assignment of Rents Sept. 13, 1995 Doc. 304657
- .. Quit Claim Deed Sept. 15, 1995 Doc. 304655
- .. Grant Deed Sept. 15, 1995 304656

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 13 day of October, 2015 at Riverside, California
County, State

Bruce Cowie
Signature of Claimant

Bruce Cowie
Print Name

7883 Logan Cir
Street Address

HEMET CA. 92545
City, State, Zip

951-926-7853
Phone Number

RECEIVED
2015 OCT 13 PM 3:28
RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

DOC # 2014-0287902

07/31/2014 09:14A Fee:27.00

Page 1 of 5

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:

Bruce A. Cowie

AND WHEN RECORDED MAIL TO:

*Bruce A. Cowie
7885 Hogan Circle
Hemet, CA 92545*

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
1			5						11.50
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
							T:	CTY	UNI
									025

Space above this line for recorder's use only

TRA:
DTT:

Judgment

Title of Document



38.50

THIS AREA FOR
RECORDER'S
USE ONLY

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

D-2

JUD-100

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, state bar number, and address): John T. Hranek, Esq. SBN.: 176300 Law Office of John T. Hranek 28057 Bradley Road, Sun City, CA 92563 TELEPHONE NO.: 951-679-6774 FAX NO. (Optional): 888-402-2710 E-MAIL ADDRESS (Optional): hraneklaw@yahoo.com ATTORNEY FOR (Name): Bruce W. Cowie, Plaintiff		FOR COURT USE ONLY FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE APR 03 2014 K. McMillan
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside STREET ADDRESS: 4050 Main Street MAILING ADDRESS: 4050 Main Street CITY AND ZIP CODE: Riverside, CA 92502 BRANCH NAME: Riverside Judicial District		
PLAINTIFF: Bruce A. Cowie DEFENDANT: Erica A. Rodriguez, et al.		
JUDGMENT <input type="checkbox"/> By Clerk <input type="checkbox"/> By Default <input type="checkbox"/> After Court Trial <input checked="" type="checkbox"/> By Court <input type="checkbox"/> On Stipulation <input type="checkbox"/> Defendant Did Not Appear at Trial		CASE NUMBER: RIC1118277

REC
APR 3 - 2014

JUDGMENT

1. **BY DEFAULT**
 - a. Defendant was properly served with a copy of the summons and complaint.
 - b. Defendant failed to answer the complaint or appear and defend the action within the time allowed by law.
 - c. Defendant's default was entered by the clerk upon plaintiff's application.
 - d. Clerk's Judgment (Code Civ. Proc., § 585(a)). Defendant was sued only on a contract or judgment of a court of this state for the recovery of money.
 - e. Court Judgment (Code Civ. Proc., § 585(b)). The court considered
 - (1) plaintiff's testimony and other evidence.
 - (2) plaintiff's written declaration (Code Civ. Proc., § 585(d)).
2. **ON STIPULATION**
 - a. Plaintiff and defendant agreed (stipulated) that a judgment be entered in this case. The court approved the stipulated judgment and
 - b. the signed written stipulation was filed in the case.
 - c. the stipulation was stated in open court the stipulation was stated on the record.
3. **AFTER COURT TRIAL**. The jury was waived. The court considered the evidence.
 - a. The case was tried on (date and time):
before (name of judicial officer):
 - b. Appearances by:

<input type="checkbox"/> Plaintiff (name each): (1) (2)	<input type="checkbox"/> Plaintiff's attorney (name each): (1) (2)
<input type="checkbox"/> Continued on Attachment 3b.	
<input type="checkbox"/> Defendant (name each): (1) (2)	<input type="checkbox"/> Defendant's attorney (name each): (1) (2)
<input type="checkbox"/> Continued on Attachment 3b.	
 - c. Defendant did not appear at trial. Defendant was properly served with notice of trial.
 - d. A statement of decision (Code Civ. Proc., § 632) was not was requested.

PLAINTIFF: Bruce A. Cowie	CASE NUMBER: RIC1118277
DEFENDANT: Erica A. Rodriguez, et al.	

JUDGMENT IS ENTERED AS FOLLOWS BY: THE COURT THE CLERK

4. Stipulated Judgment. Judgment is entered according to the stipulation of the parties.

5. Parties. Judgment is

a. for plaintiff (name each): Bruce A. Cowie c. for cross-complainant (name each):

and against defendant (names): Erica A. Rodriguez, an individual, and Erica A. Rodriguez, Administrator of the Estate of Concepcion C. Ramirez and against cross-defendant (name each):
 Continued on Attachment 5a. Continued on Attachment 5c.

b. for defendant (name each):

d. for cross-defendant (name each):

6. Amount.

a. Defendant named in item 5a above must pay plaintiff on the complaint:

(1) <input checked="" type="checkbox"/> Damages	\$ 24,107.00
(2) <input type="checkbox"/> Prejudgment interest at the annual rate of %	\$
(3) <input checked="" type="checkbox"/> Attorney fees	\$ 7,622.00
(4) <input checked="" type="checkbox"/> Costs	\$ 1,107.95
(5) <input type="checkbox"/> Other (specify):	\$
(6) TOTAL	\$ 32,836.95

c. Cross-defendant named in item 5c above must pay cross-complainant on the cross-complaint:

(1) <input checked="" type="checkbox"/> Damages	\$ 24,107.00
(2) <input type="checkbox"/> Prejudgment interest at the annual rate of %	\$
(3) <input checked="" type="checkbox"/> Attorney fees	\$ 7,622.00
(4) <input checked="" type="checkbox"/> Costs	\$ 1,107.95
(5) <input type="checkbox"/> Other (specify):	\$
(6) TOTAL	\$ 32,836.95

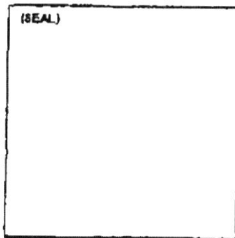
b. Plaintiff to receive nothing from defendant named in item 5a.
 Defendant named in item 5b to recover costs \$ and attorney fees \$

d. Cross-complainant to receive nothing from cross-defendant named in item 5c.
 Cross-defendant named in item 5d to recover costs \$ and attorney fees \$

7. Other (specify):

Date: April 1, 2014 Phillip Argento
JUDICIAL OFFICER

Date: Clerk, by _____, Deputy



CLERK'S CERTIFICATE (Optional)

I certify that this is a true copy of the original judgment on file in the court.

Date:

Clerk, by _____, Deputy



LARRY W. WARD
COUNTY OF RIVERSIDE
ASSESSOR-COUNTY CLERK-RECORDER

Recorder
P.O. Box 751
Riverside, CA 92502-0751
(951) 486-7000

www.riversideacr.com

CERTIFICATION

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

(Print or type the page number(s) and wording below):

Page 6 of 6 2/10/2014 10:58

5. for plaintiff: Bruce A. Cowie

and against defendant: Erica A. Rodriguez,
an individual, and

Erica A. Rodriguez Administrator
OF the Estate of Conception A.
Ramirez

John T. Hranek, Esq. SBN:176300
LAW OFFICE OF JOHN T. HRANEK
28057 Bradley Rd.
Sun City, CA 92563

Date: July 31, 2014

Signature: Bruce A. Cowie

Print Name: BRUCE A. Cowie

Orange Coast

Order No. R-145395-2
Escrow No. 6461-D
Loan No.

304657
RECEIVED FOR RECORD
AT 8:00 O'CLOCK

SEP 15 1995

Recorded in Office Records
of Riverside County, California

Recorder

Fees \$ 15

WHEN RECORDED MAIL TO:

ALEXANDER M. COWIE
BRUCE A. COWIE
P.O. BOX 226
NUEVO, CA 92567

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(SHORT FORM)

This DEED OF TRUST, made this 17th day of August, 1995

, between

CONCEPCION C. RAMIREZ, AN UNMARRIED WOMAN

herein called TRUSTOR,

whose address is 28060 WARD ADMIRAL ST.
(Number and Street)

MORENO VALLEY
(City)

CA 92555

(State)

PERRIS VALLEY ESCROWS, INC., a California corporation, herein called TRUSTEE, and

ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY,
AS JOINT TENANTS, herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the City of Perris

County of Riverside

, State of California, described as:

Lots 7, 8, and 9, Block F, PERRIS HEIGHTS ESTATES, as shown by map on file in Book 14,
Pages 72, 73 and 74 of Maps, Records of Riverside County, California.

IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE HEREIN DESCRIBED PROPERTY
OR ANY PART THEREOF, THE NOTE AND ALL OTHER OBLIGATIONS SECURED HEREBY REGARDLESS OF MATURITY
DATES EXPRESSED THEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE
OPTION OF THE THEN HOLDER HEREOF.

This deed of trust is given to secure a portion of the purchase of the herein described
property.

together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and
conferred upon Beneficiary to collect and apply such rents, issues and profits for the purpose of securing (1) payment of the
sum of \$55,000.00 with interest thereon according to the terms of a promissory note or notes
of even date herewith made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, (2) the
performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums
and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory
note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each
and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set
forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the
fictitious deed of trust recorded in Orange County August 17, 1964, and in all other counties August 18, 1964, in the book

(continued on reverse side)

DO NOT DESTROY THIS NOTE: When paid, this note and the Deed of Trust must be surrendered to Perris Valley Escrows, Inc. with request for reconveyance.

INSTALLMENT NOTE (INTEREST INCLUDED)

\$ 55,000.00 Perris, California, August 17, 1995


In installments and at the times hereinafter stated, for value received the undersigned promise to pay to ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY, AS JOINT TENANTS

or order, at NUEVO, CA
the principal sum of FIFTY FIVE THOUSAND AND NO/100 Dollars,
with interest from SEPTEMBER 15, 1995 on the amounts of principal remaining from time to time
unpaid, until said principal sum is paid, at the rate of 8% per cent, per annum. Principal and interest due
in monthly installments of FIVE HUNDRED AND TWENTY FIVE AND 61/100 Dollars,
(\$ 525.61), or more on the same day of each and every month, beginning on the 15th day
of OCTOBER, 1995, and continuing monthly thereafter until the 15th day
of SEPTEMBER, 2010, at which time the remaining unpaid balance of principal plus
accrued interest shall be due and payable in full.

TRUSTOR SHALL PAY TO BENEFICIARY A LATE CHARGE EQUIVALENT TO 6.0% OF THE PAYMENT AS CALLED FOR HEREIN AND WILL BE ASSESSED ON THE 15TH DAY FOLLOWING THE DATE ON WHICH SAID PAYMENT WAS DUE.

IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE PROPERTY DESCRIBED IN THE DEED OF TRUST SECURING THIS NOTE, OR ANY PART THEREOF, THIS NOTE AND ALL OTHER OBLIGATIONS SECURED THEREBY REGARDLESS OF MATURITY DATES EXPRESSED HEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE OPTION OF THE THEN HOLDER HEREOF.

and continuing until said principal sum and the interest thereon has been fully paid. AT ANY TIME, THE PRIVILEGE IS RESERVED TO PAY MORE THAN THE SUM DUE. Each payment shall be credited first, on the interest then due; and the remainder on the principal sum; and interest shall thereupon cease upon the amount so credited on the said principal sum. Should default be made in the payment of any of said installments when due, then the whole sum of principal and interest shall become immediately due and payable at the option of the holder of this note. Should suit be commenced to collect this note or any portion thereof, such sum as the Court may deem reasonable shall be added hereto as attorney's fees. Principal and interest payable in lawful money of the United States of America. This note is secured by a certain DEED OF TRUST to Perris Valley Escrows, Inc. a California corporation, as TRUSTEE.



CONCEPCION C. RAMIREZ

DO NOT RECORD

The following is a copy of Subdivisions A and B of the fictitious Deed of Trust recorded in each county in California as stated in the foregoing Deed of Trust and incorporated by reference in said Deed of Trust as being a part thereof as if set forth at length herein.

A. To protect the security of this Deed of Trust, Trustor agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

(2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.

(4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

(5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

B. It is mutually agreed:

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

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

(3) That at any time or from time to time, without liability therefor and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

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

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

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

After the lapse of such time as may then be required by law following the recording of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public

(continued on reverse side)

announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

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

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

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

DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE

TO PERRIS VALLEY ESCROWS, INC., TRUSTEE:

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

Dated _____

Please mail Deed of Trust,
Note and Reconveyance to _____

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

Orange Trust
Order No. R-145395-2
Escrow No. 6461-D
Loan No.

304657
RECEIVED FOR RECORD
AT 8:00 O'CLOCK

WHEN RECORDED MAIL TO:
ALEXANDER M. COWIE
BRUCE A. COWIE
P.O. BOX 226
NUEVO, CA 92567

SEP 15 1995

Proposed to United States
of Mexico Consulate, California
Recorder
Fees \$ 15

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(SHORT FORM)

15.00
1
54

This DEED OF TRUST, made this 17th day of August, 1995 between
CONCEPCION G. RAMIREZ, AN UNMARRIED WOMAN herein called TRUSTOR,
whose address is 28060 WARD ADMIRAL ST. MORENO VALLEY CA 92555 (State)
(Number and Street) (City)
PERRIS VALLEY ESCROWS, INC., a California corporation, herein called TRUSTEE, and
ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY,
AS JOINT TENANTS, herein called BENEFICIARY.

005057

9 15 95

1995 BY SECURITY UNION TRUST
INSURANCE COMPANY,
MICROGRAPHICS DIVISION

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the City of Perris
County of Riverside, State of California, described as:

Lots 7, 8, and 9, Block 7, FERRIS HEIGHTS ESTATES, as shown by map on file in Book 14,
Pages 72, 73 and 74 of Maps, Records of Riverside County, California.
IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE HEREIN DESCRIBED PROPERTY
OR ANY PART THEREOF, THE NOTE AND ALL OTHER OBLIGATIONS SECURED HEREBY REGARDLESS OF MATURITY
DATES EXPRESSED THEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE
OPTION OF THE THEN HOLDER HEREOF.

This deed of trust is given to secure a portion of the purchase of the herein described
property.

together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and
conferred upon Beneficiary to collect and apply such rents, issues and profits for the purpose of securing (1) payment of the
sum of \$55,000.00 with interest thereon according to the terms of a promissory note or notes
of even date herewith made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, (2) the
performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums
and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory
note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each
and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set
forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the
aforesaid deed of trust recorded in Orange County August 17, 1984, and in all other counties August 10, 1984, in the book

(continued on reverse side)

1160 (1/84)
Page 1 of 2

and at the page of Official Records in the office of the county recorder of the county where said property is located, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE
Alameda	1288	558	Kings	888	713	Placer	1028	375	Sierra	38	187
Alpine	3	130-31	Lake	437	110	Plumas	168	1307	Siakiyou	506	762
Amador	133	428	Lassen	192	367	Riverside	3778	347	Solano	1207	821
Butte	1330	813	Los Angeles	T-3876	874	Sacramento	8038	124	Sonoma	2007	427
Colusa	185	338	Madera	911	136	San Benito	300	405	Stanislaus	1970	56
Colveras	123	381	Marin	1849	122	San Bernardino	8213	788	Butler	885	685
Contra Costa	4884	1	Mariposa	90	488	San Francisco	A-804	596	Tahama	457	183
Del Norte	101	849	Mendocino	887	98	San Joaquin	2858	282	Trinity	108	585
El Dorado	704	636	Merced	1660	783	San Luis Obispo	1311	137	Tulare	2530	108
Fresno	8082	823	Modoc	191	93	San Mateo	4728	176	Tuolumne	177	160
Glenn	489	78	Mono	89	302	Santa Barbara	2068	841	Ventura	2807	327
Humboldt	801	83	Monterey	357	239	Santa Clara	8428	864	Yolo	789	18
Imperial	1189	701	Napa	704	742	Santa Cruz	1428	807	Yuba	398	893
Inyo	185	672	Nevada	363	84	Shasta	800	683			
Kern	3766	890	Orange	7182	18	San Diego	SERIES 6	Book 1944, Page 148774			

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivisions A and B, (Identical in all counties, and printed on pages 3 and 4 hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed the maximum allowed by law.

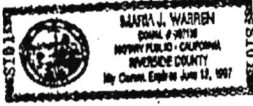
The undersigned Trustor, requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

STATE OF CALIFORNIA
COUNTY OF RIVERSIDE
On SEPTEMBER 6, 1995 before me,
MARIA J. WARREN, NOTARY
personally appeared CONCEPCION G. RAMIREZ

Signature of Trustor
Concepcion G. Ramirez
CONCEPCION G. RAMIREZ

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 (or I believe they executed the same in 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 Maria J. Warren



(This area for official notarial seal)

(continued on next page)

1075057
9 15 95
THIS MIC
1995 BY SECURITY DEPT TEXAS
INSURANCE COMPANY,
MICROFILMS DIVISION

Accrued Interest for Deed of Trust on 326173008-4 & 326173009-5

Original Loan Amount **\$55,000.00**
% Rate 8 per annum = \$4,400.00
Interest per day = \$12.05

Amount owing as of 04/22/2009				\$14,265.76
Interest from 04/22/2009	to 04/22/2010	\$4,400.00		\$18,665.76
Interest from 04/22/2010	to 04/22/2011	\$4,400.00		\$23,065.76
Interest from 04/22/2011	to 04/22/2012	\$4,400.00		\$27,465.76
Interest from 04/22/2012	to 04/22/2013	\$4,400.00		\$31,865.76
Interest from 04/22/2013	to 04/22/2014	\$4,400.00		\$36,265.76
Interest from 04/22/2014	to 04/22/2015	\$4,400.00		\$40,665.76
Interest from 04/22/2015	to 05/05/2015	\$156.71		\$40,822.47
	13 days			
			Total	\$40,822.47

Account History

Account Number: :

Buyer:

CONCEPCION RAMIREZ

Seller:

BRUCE & CARAN COWIE

Effective Date	Due Date	Amount	Principal Paid	Interest Paid	Obligation Paid	Impound Paid	Penalty Paid	Fee Paid	Principal Balance
01/20/09	03/15/08	\$502.61	\$400.89	\$101.72	\$0.00	\$0.00	\$0.00	\$0.00	\$14,857.03
01/20/09	03/15/08	\$27.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27.00	\$14,857.03
01/20/09	03/15/08	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$14,857.03
01/29/09	Adjustment	(\$400.89)	(\$400.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09	Adjustment	(\$101.72)	\$0.00	(\$101.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09	Adjustment	(\$101.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09		\$69.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$69.98)	\$15,257.92
03/09/09	03/15/08	\$642.00	\$540.28	\$101.72	\$0.00	\$0.00	\$0.00	\$0.00	\$14,717.64
03/09/09	03/15/08	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	\$14,717.64
03/09/09	03/15/08	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$14,717.64
03/09/09	03/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$14,717.64
03/09/09	03/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$14,717.64
03/16/09	04/15/08	\$550.00	\$451.88	\$98.12	\$0.00	\$0.00	\$0.00	\$0.00	\$14,265.76
04/15/09	05/15/08	\$698.00	\$602.89	\$95.11	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/15/09	05/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$13,662.87
04/22/09	Adjustment	(\$95.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/22/09	Adjustment	(\$95.11)	\$0.00	(\$95.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/22/09	Adjustment	(\$602.89)	(\$602.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,265.76
04/22/09		\$19.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$19.98)	\$14,265.76
			\$992.18	\$199.84	\$0.00	\$0.00	\$0.00	\$22.04	

No Payment was received after 04-15-09

Bruce Cowie 10-13-15

September 14, 2016

As of today no payments have been
received regarding assessment No. 326173009-5. Item:
117

Bruce A Cowie

STATE OF CALIFORNIA
CERTIFICATION OF VITAL RECORD

COUNTY OF RIVERSIDE
RIVERSIDE, CALIFORNIA

CERTIFICATE OF DEATH

3 1997 3 3002977

STATE FILE NUMBER		STATE OF CALIFORNIA USE BLACK INK OR INK OR BRUSHES, WHITEOUTS OR ALTERATIONS VS-11 (REV. 11/99)		LOCAL REGISTRATION NUMBER	
1. NAME OF DECEDENT—FIRST (GIVEN)		2. MIDDLE		3. LAST (FAMILY)	
Alexander		McCulloch		Cowie	
4. DATE OF BIRTH—M/M/D/D/C/C/Y		5. SEX		7. DATE OF BIRTH—M/M/D/D/C/C/Y	
03/04/1903		94 M		04/02/1997 0848	
8. STATE OF BIRTH		10. SOCIAL SECURITY NO.		11. MILITARY SERVICE	
Scotland					
14. RACE		15. HISPANIC—SPECIFY		16. MARITAL STATUS	
Cauc.		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		Widowed	
17. OCCUPATION		18. KIND OF BUSINESS		19. YEARS IN OCCUPATION	
Manager		Nursery		9	
20. RESIDENCE—STREET AND NUMBER OR LOCATION		22. COUNTY		23. ZIP CODE	
28780 Green Valley Road		Riverside		92567	
24. CITY		25. ZIP IN COUNTY		26. STATE OR FOREIGN COUNTRY	
Nuevo		59		CA	
28. NAME, RELATIONSHIP		27. MAILING ADDRESS (STREET AND NUMBER OR RURAL ROUTE NUMBER, CITY OR TOWN, STATE, ZIP)			
Bruce Cowie—Son		PO Box 226, Nuevo, CA 92567			
29. NAME OF SURVIVING SPOUSE—FIRST		30. MIDDLE		31. LAST (MAIDEN NAME)	
John				Cowie	
32. NAME OF FATHER—FIRST		33. MIDDLE		34. LAST	
Mary				McCulloch	
35. NAME OF MOTHER—FIRST		36. MIDDLE		37. LAST (MAIDEN)	
				Scotland	
38. DATE—M/M/D/D/C/C/Y		39. PLACE OF FINAL DISPOSITION		40. BIRTH STATE	
04/07/1987		Perris Valley Cemetery, 915 N. Perris Blvd, Perris, CA 92577		Scotland	
41. TYPE OF DISPOSITION		42. SIGNATURE OF EMBALMER		43. LICENSE NO.	
CR/BU		Not embalmed			
44. NAME OF FUNERAL DIRECTOR		45. LICENSE NO.		46. SIGNATURE OF LOCAL REGISTRAR	
Harford Funeral Home		FD 282		P. B. Coffey M.D.	
47. DATE—M/M/D/D/C/C/Y		48. SIGNATURE OF LOCAL REGISTRAR		49. DATE—M/M/D/D/C/C/Y	
04/04/1997					
101. PLACE OF DEATH		102. IN HOSPITAL, SPECIFY ONE:		103. COUNTY	
Rahona Manor Conv. Hospital		<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		Riverside	
104. STREET ADDRESS—STREET AND NUMBER OR LOCATION		105. FACILITY OTHER THAN HOSPITAL:		106. CITY	
485 West Johnston Avenue		<input type="checkbox"/> CONV. <input type="checkbox"/> RES. <input type="checkbox"/> OTHER		Hemet	
107. DEATH WAS CAUSED BY: IDENTIFY ONE CAUSE PER LINE FOR A, B, C, AND D:		108. TIME INTERVAL BETWEEN DEATH AND REPORT		109. DEATH REPORTED TO SOURCE	
IMMEDIATE CAUSE: (A) Acute cardiorespiratory arrest		Weeks		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
DUE TO: (B) Advanced arteriosclerotic cardiovascular disease		Months		110. BIOPSY PERFORMED	
DUE TO: (C) Advanced arteriosclerotic vascular disease		Months		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
DUE TO: (D) Peripheral vascular insufficiency (diffuse)		Months		111. AUTOPSY PERFORMED	
				<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
112. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN IN 107		113. WAS OPERATION PERFORMED FOR ANY CONDITION IN ITEM 107 OR 112? IF YES, LIST TYPE OF OPERATION AND DATE.		114. I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE DEATH OCCURRED AT THE HOUR, DATE, AND PLACE STATED FROM THE CAUSE STATED—DECEDENT ATTENDED SINCE M/M/D/D/C/C/Y	
Cerebrovascular thrombosis and insufficiency (CVA)		No		08/07/1992 03/27/1997	
115. MANNER OF DEATH		116. SIGNATURE AND TITLE OF CERTIFIER		117. LICENSE NO.	
<input type="checkbox"/> NATURAL <input type="checkbox"/> SUICIDE <input type="checkbox"/> HOMICIDE		John Harsanyi MD		B 24239	
<input type="checkbox"/> ACCIDENT <input type="checkbox"/> PENDING INVESTIGATION <input type="checkbox"/> COULD NOT BE DETERMINED		118. TYPE ATTENDING PHYSICIAN'S NAME, MAILING ADDRESS, ZIP		119. DATE M/M/D/D/C/C/Y	
		John Harsanyi, MD; 255 N. Gilbert #8; Hemet, CA 92543		04/03/1997	
120. INJURY BY WEAPON? (S) INJURY DATE M/M/D/D/C/C/Y		121. HOUR		122. PLACE OF INJURY	
123. DESCRIBE HOW INJURY OCCURRED (EVENTS WHICH RESULTED IN INJURY)		124. SIGNATURE OF CORONER OR DEPUTY CORONER		125. DATE M/M/D/D/C/C/Y	
126. LOCATION (STREET AND NUMBER OR LOCATION AND CITY, ZIP)		127. TYPED NAME, TITLE OF CORONER OR DEPUTY CORONER		128. FAX AUTH. #	
				130087	
STATE REGISTRAR		CENSUS TRAC		457-05	



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

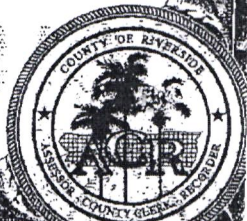
This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Assessor-County Clerk-Recorder.

OCT 13 2015

DATE ISSUED

This copy is not valid unless prepared on engraved border displaying date, seal and signature of the Assessor-County Clerk-Recorder.

Peter Aldana
PETER ALDANA
 ASSESSOR-COUNTY CLERK-RECORDER
 RIVERSIDE COUNTY, CALIFORNIA



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

RECEIVED

2015 OCT 13 PM 3:28

RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

To: Don Kent, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

TC 203 Item 118 Assessment No.: 326173010-5

Assessee: RAMIREZ, CONCEPCION

Situs:

Date Sold: May 5, 2015

Date Deed to Purchaser Recorded: June 18, 2015

Final Date to Submit Claim: June 20, 2016

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 32,836.95 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. 2014-0287902 recorded on 07/31/2014. A copy of this document is attached hereto. 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.

copy
5/6

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

- copy Deed of TRUST with assignment of Rents Sept. 15, 1995 Doc. 304657
- Quit Claim Deed Sept. 15, 1995 Doc. 304655
- Grant Deed Sept. 15, 1995 304656

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 13 day of October, 2015 at Riverside, California
County, State

(Caran) G. Cowie
Signature of Claimant

Caran G. Cowie
Print Name

2885 Hogan Circle
Street Address

Hemet, CA 92545
City, State, Zip

951-926-7853
Phone Number

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

RECEIVED

To: Don Kent, Treasurer-Tax Collector

2015 OCT 13 PM 3:28

Re: Claim for Excess Proceeds

RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

TC 203 Item 119 Assessment No.: 326173011-6

Assessee: RAMIREZ, CONCEPCION

Situs:

Date Sold: May 5, 2015

Date Deed to Purchaser Recorded: June 18, 2015

Final Date to Submit Claim: June 20, 2016

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 32,836.95 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. 2014-0289902; recorded on 02/31/2014. A copy of this document is attached hereto. 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.

copy

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

Deed of Trust w/ assignment Repts Sept. 15, 1993 Doc # 304657
Quit Claim Deed Doc # 304655
Grant Deed Doc # 304656

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 13 day of October, 2015 at Riverside, California
County, State

Caran G. Cowie
Signature of Claimant

Caran G. Cowie
Print Name

7885 Hoger Cir.
Street Address

Riverside, California 92545
City, State, Zip

951-986-7853
Phone Number

DOC # 2014-0287902

07/31/2014 09:14A Fee:27.00

Page 1 of 5

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:

Bruce A. Cowie

AND WHEN RECORDED MAIL TO:

*Bruce A. Cowie
7885 Hogan Circle
Hemet, CA 92545*

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
1			5						11.50
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
						T:	CTY	UNI	025

Space above this line for recorder's use only

TRA:

DTT:

Judgment

Title of Document



38.50

THIS AREA FOR
RECORDER'S
USE ONLY

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

D-2

JUD-100

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, state bar number, and address): John T. Hranek, Esq. SBN.: 176300 Law Office of John T. Hranek 28057 Bradley Road, Sun City, CA 92563 TELEPHONE NO.: 951-679-6774 FAX NO. (Optional): 888-402-2710 E-MAIL ADDRESS (Optional): hraneklaw@yahoo.com ATTORNEY FOR (Name): Bruce W. Cowie, Plaintiff		FOR COURT USE ONLY FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE APR 03 2014 K. McMillan
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside STREET ADDRESS: 4050 Main Street MAILING ADDRESS: 4050 Main Street CITY AND ZIP CODE: Riverside, CA 92502 BRANCH NAME: Riverside Judicial District		
PLAINTIFF: Bruce A. Cowie DEFENDANT: Erica A. Rodriguez, et al.		
JUDGMENT <input type="checkbox"/> By Clerk <input type="checkbox"/> By Default <input type="checkbox"/> After Court Trial <input checked="" type="checkbox"/> By Court <input type="checkbox"/> On Stipulation <input type="checkbox"/> Defendant Did Not Appear at Trial		CASE NUMBER RIC1118277

REC
APR 3 - 2014

JUDGMENT

1. **BY DEFAULT**
 - a. Defendant was properly served with a copy of the summons and complaint.
 - b. Defendant failed to answer the complaint or appear and defend the action within the time allowed by law.
 - c. Defendant's default was entered by the clerk upon plaintiff's application.
 - d. Clerk's Judgment (Code Civ. Proc., § 585(a)). Defendant was sued only on a contract or judgment of a court of this state for the recovery of money.
 - e. Court Judgment (Code Civ. Proc., § 585(b)). The court considered
 - (1) plaintiff's testimony and other evidence.
 - (2) plaintiff's written declaration (Code Civ. Proc., § 585(d)).
2. **ON STIPULATION**
 - a. Plaintiff and defendant agreed (stipulated) that a judgment be entered in this case. The court approved the stipulated judgment and
 - b. the signed written stipulation was filed in the case.
 - c. the stipulation was stated in open court the stipulation was stated on the record.
3. **AFTER COURT TRIAL.** The jury was waived. The court considered the evidence.
 - a. The case was tried on (date and time):
before (name of judicial officer):
 - b. Appearances by:

<input type="checkbox"/> Plaintiff (name each):	<input type="checkbox"/> Plaintiff's attorney (name each):
(1)	(1)
(2)	(2)
<input type="checkbox"/> Continued on Attachment 3b.	
<input type="checkbox"/> Defendant (name each):	<input type="checkbox"/> Defendant's attorney (name each):
(1)	(1)
(2)	(2)
<input type="checkbox"/> Continued on Attachment 3b.	
 - c. Defendant did not appear at trial. Defendant was properly served with notice of trial.
 - d. A statement of decision (Code Civ. Proc., § 632) was not was requested.

PLAINTIFF: Bruce A. Cowie	CASE NUMBER: RIC1118277
DEFENDANT: Erica A. Rodriguez, et al.	

JUDGMENT IS ENTERED AS FOLLOWS BY: THE COURT THE CLERK

4. Stipulated Judgment. Judgment is entered according to the stipulation of the parties.

5. Parties. Judgment is

a. for plaintiff (name each): Bruce A. Cowie c. for cross-complainant (name each):

and against defendant (names): Erica A. Rodriguez, an individual, and Erica A. Rodriguez, Administrator of the Estate of Concepcion

Continued on Attachment 5a. C. Ramirez Continued on Attachment 5c.

b. for defendant (name each):

d. for cross-defendant (name each):

6. Amount.

a. Defendant named in item 5a above must pay plaintiff on the complaint:

c. Cross-defendant named in item 5c above must pay cross-complainant on the cross-complaint:

(1) <input checked="" type="checkbox"/> Damages	\$ 24,107.00
(2) <input type="checkbox"/> Prejudgment interest at the annual rate of %	\$
(3) <input checked="" type="checkbox"/> Attorney fees	\$ 7,622.00
(4) <input checked="" type="checkbox"/> Costs	\$ 1,107.95
(5) <input type="checkbox"/> Other (specify):	\$
(6) TOTAL	\$ 32,836.95

(1) <input checked="" type="checkbox"/> Damages	\$ 24,107.00
(2) <input type="checkbox"/> Prejudgment interest at the annual rate of %	\$
(3) <input checked="" type="checkbox"/> Attorney fees	\$ 7,622.00
(4) <input checked="" type="checkbox"/> Costs	\$ 1,107.95
(5) <input type="checkbox"/> Other (specify):	\$
(6) TOTAL	\$ 32,836.95

b. Plaintiff to receive nothing from defendant named in item 5b.
 Defendant named in item 5b to recover costs \$
 and attorney fees \$

d. Cross-complainant to receive nothing from cross-defendant named in item 5c.
 Cross-defendant named in item 5c to recover costs \$
 and attorney fees \$

7. Other (specify):

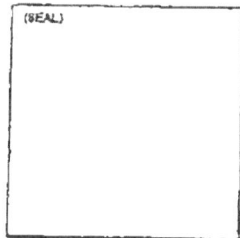
Date:

April 1, 2014

Phillip J. Argento
JUDICIAL OFFICER

Date:

Clerk, by _____, Deputy



CLERK'S CERTIFICATE (Optional)

I certify that this is a true copy of the original judgment on file in the court.

Date:

Clerk, by _____, Deputy



LARRY W. WARD
COUNTY OF RIVERSIDE
ASSESSOR-COUNTY CLERK-RECORDER

Recorder
P.O. Box 751
Riverside, CA 92502-0751
(951) 486-7000

www.riversideacr.com

CERTIFICATION

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

(Print or type the page number(s) and wording below):

Page 6 of 6 2/10/2014 10:58

5. for plaintiff: Bruce A. Cowie

and against defendant: Erica A. Rodriguez,
an individual, and

Erica A. Rodriguez Administrator
OF the Estate of Conception A.
Ramirez

John T. Hranek, Esq. SBN: 176300
Law Office of John T. Hranek
28057 Bradley Rd.
Sun City, CA 92563

Date: July 31, 2014

Signature: Bruce A. Cowie

Print Name: BRUCE A. Cowie

Stamp (faint)

Order No. R-145395-2
Escrow No. 6461-D
Loan No.

304657
RECEIVED FOR RECORD
AT 8:00 O'CLOCK

WHEN RECORDED MAIL TO:

ALEXANDER M. COWIE
BRUCE A. COWIE
P.O. BOX 226
NUEVO, CA 92567

SEP 15 1995

Recorded in Official Records
of Riverside County, California

Recorder

Fees \$

15

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(SHORT FORM)

This DEED OF TRUST, made this 17th day of August, 1995

CONCEPCION C. RAMIREZ, AN UNMARRIED WOMAN

, between
herein called TRUSTOR,

whose address is 28060 WARD ADMIRAL ST.
(Number and Street)

MORENO VALLEY CA 92555

(State)

PERRIS VALLEY ESCROWS, INC., a California corporation, herein called TRUSTEE, and

ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY,
AS JOINT TENANTS , herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the City of Perris

County of Riverside

, State of California, described as:

Lots 7, 8, and 9, Block F, PERRIS HEIGHTS ESTATES, as shown by map on file in Book 14,
Pages 72, 73 and 74 of Maps, Records of Riverside County, California.

IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE HEREIN DESCRIBED PROPERTY
OR ANY PART THEREOF, THE NOTE AND ALL OTHER OBLIGATIONS SECURED HEREBY REGARDLESS OF MATURITY
DATES EXPRESSED THEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE
OPTION OF THE THEN HOLDER HEREOF.

This deed of trust is given to secure a portion of the purchase of the herein described property.

together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits for the purpose of securing (1) payment of the sum of \$55,000.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, (2) the performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious deed of trust recorded in Orange County August 17, 1964, and in all other counties August 18, 1964, in the book

(continued on reverse side)

DO NOT DESTROY THIS NOTE: When paid, this note and the Deed of Trust must be surrendered to Perris Valley Escrows, Inc. with request for reconveyance.

INSTALLMENT NOTE

(INTEREST INCLUDED)

\$ 55,000.00

Perris, California, August 17, 1995

In installments and at the times hereinafter stated, for value received the undersigned promise to pay to ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY, AS JOINT TENANTS


or order, at NUEVO, CA

the principal sum of FIFTY FIVE THOUSAND AND NO/100 Dollars, with interest from SEPTEMBER 15, 1995 on the amounts of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of 8% per cent, per annum. Principal and interest due in monthly installments of FIVE HUNDRED AND TWENTY FIVE AND 61/100 Dollars, (\$ 525.61), or more on the same day of each and every month, beginning on the 15th day of OCTOBER, 1995, and continuing monthly thereafter until the 15th day of SEPTEMBER, 2010, at which time the remaining unpaid balance of principal plus accrued interest shall be due and payable in full.

TRUSTOR SHALL PAY TO BENEFICIARY A LATE CHARGE EQUIVALENT TO 6.0% OF THE PAYMENT AS CALLED FOR HEREIN AND WILL BE ASSESSED ON THE 15TH DAY FOLLOWING THE DATE ON WHICH SAID PAYMENT WAS DUE.

IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE PROPERTY DESCRIBED IN THE DEED OF TRUST SECURING THIS NOTE, OR ANY PART THEREOF, THIS NOTE AND ALL OTHER OBLIGATIONS SECURED THEREBY REGARDLESS OF MATURITY DATES EXPRESSED HEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE OPTION OF THE THEN HOLDER HEREOF.

and continuing until said principal sum and the interest thereon has been fully paid. AT ANY TIME, THE PRIVILEGE IS RESERVED TO PAY MORE THAN THE SUM DUE. Each payment shall be credited first, on the interest then due; and the remainder on the principal sum; and interest shall thereupon cease upon the amount so credited on the said principal sum. Should default be made in the payment of any of said installments when due, then the whole sum of principal and interest shall become immediately due and payable at the option of the holder of this note. Should suit be commenced to collect this note or any portion thereof, such sum as the Court may deem reasonable shall be added hereto as attorney's fees. Principal and interest payable in lawful money of the United States of America. This note is secured by a certain DEED OF TRUST to Perris Valley Escrows, Inc. a California corporation, as TRUSTEE.


CONCEPCION C. RAMIREZ

DO NOT RECORD

The following is a copy of Subdivisions A and B of the fictitious Deed of Trust recorded in each county in California as stated in the foregoing Deed of Trust and incorporated by reference in said Deed of Trust as being a part thereof as if set forth at length therein.

A. To protect the security of this Deed of Trust, Trustor agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereon; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

(2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.

(4) To pay, at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

(5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

B. It is mutually agreed:

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

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

(3) That at any time or from time to time, without liability therefor and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

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

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

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

After the lapse of such time as may then be required by law following the recording of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public

(continued on reverse side)

announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid; with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

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

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

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

DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE

TO PERRIS VALLEY ESCROWS, INC., TRUSTEE:

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

Dated _____

Please mail Deed of Trust,
Note and Reconveyance to _____

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

Orange Trust

Order No. R-145395-2
Escrow No. 5461-D
Loan No.

304657
RECEIVED FOR RECORD
AT 8:00 O'CLOCK

WHEN RECORDED MAIL TO:

ALEXANDER M. COWIE
BRUCE A. COWIE
P.O. BOX 226
NUEVO, CA 92567

SEP 15 1995
Recorded in Official Records
of Riverside County, California
Recorder
Fees \$ 15

004557

9 15 95

OPERATED
1995 BY SECURITY UNION TITLE
INSURANCE COMPANY,
ECONOMICS DIVISION

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(SHORT FORM)

This DEED OF TRUST, made this 17th day of August, 1995 between
CONCEPCION G. RAMIREZ, AN UNMARRIED WOMAN herein called TRUSTOR,
whose address is 28060 WARD ADMIRAL ST. MORENO VALLEY CA 92555
(Number and Street) (City) (State)
PERRIS VALLEY ESCROWS, INC., a California corporation, herein called TRUSTEE, and
ALEXANDER M. COWIE, A WIDOWER AND BRUCE A. COWIE, A MARRIED MAN AS HIS SEPARATE PROPERTY,
AS JOINT TENANTS, herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the City of Perris
County of Riverside, State of California, described as:

Lots 7, 8, and 9, Block F, PERRIS HEIGHTS ESTATES, as shown by map on file in Book 14,
Pages 72, 73 and 74 of Maps, Records of Riverside County, California.
IN THE EVENT OF A SALE, TRANSFER OR ALIENATION OF TITLE TO THE HEREIN DESCRIBED PROPERTY
OR ANY PART THEREOF, THE NOTE AND ALL OTHER OBLIGATIONS SECURED HEREBY REGARDLESS OF MATURITY
DATES EXPRESSED THEREIN, SHALL IMMEDIATELY BECOME DUE AND PAYABLE AT THE
OPTION OF THE THEN HOLDER HEREOF.

This deed of trust is given to secure a portion of the purchase of the herein described
property.

together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and
conferred upon Beneficiary to collect and apply such rents, issues and profits for the purpose of securing (1) payment of the
sum of \$55,000.00 with interest thereon according to the terms of a promissory note or notes
of even date herewith made by Trustor, payable to order of Beneficiary, and extensions or renewals thereof, (2) the
performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums
and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory
note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each
and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set
forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the
fictitious deed of trust recorded in Orange County August 17, 1984, and in all other counties August 18, 1984, in the book

(continued on reverse side)

188 (10-9)
Page 1 of 4

and at the page of Official Records in the office of the county recorder of the county where said property is located, noted below opposite the name of each county, namely:

COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE	COUNTY	BOOK	PAGE
Alameda	1288	568	Kings	858	713	Placer	1028	378	Sierra	58	187
Alpine	3	130-31	Lai s	437	110	Plumas	166	1307	Siakiyou	806	762
Amador	130	488	Lassen	182	367	Riverdale	3778	347	Solano	1817	841
Butte	1330	818	Los Angeles	7-3878	874	Sacramento	8039	124	Sonoma	2007	427
Calaveras	186	328	Madera	811	136	San Benito	300	406	Stanislaus	1970	58
Colusa	323	381	Marin	1849	122	San Bernardino	8213	788	Sutter	833	845
Contra Costa	4684	1	Mariposa	90	453	San Francisco	A-804	836	Tahama	467	183
Del Norte	101	649	Mendocino	887	98	San Joaquin	1886	282	Trinity	108	885
El Dorado	704	836	Merced	1880	783	San Luis Obispo	1311	187	Tulare	2630	108
Fresno	8082	823	Modoc	191	92	San Mateo	478	175	Tuolumne	177	160
Glenn	489	78	Mono	88	302	Santa Barbara	2085	841	Yavupa	2607	237
Humboldt	801	93	Monterey	387	228	Santa Clara	8828	844	Yolo	789	16
Imperial	1188	701	Napa	704	742	Santa Cruz	1888	807	Yuba	388	893
Inyo	188	872	Nevada	383	84	Shasta	800	833			
Kern	8768	890	Orange	7182	18	San Diego					

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivisions A and B, (identical in all counties, and printed on pages 3 and 4 hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed the maximum allowed by law.

The undersigned Trustor, requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

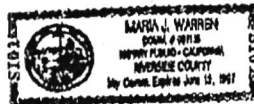
Signature of Trustor

Concepcion G. Ramirez
 CONCEPCION G. RAMIREZ

STATE OF CALIFORNIA }
 COUNTY OF RIVERSIDE } ss.
 On SEPTEMBER 6, 1995 before me,
 MARIA J. WARREN, NOTARY
 personally appeared CONCEPCION G. RAMIREZ

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 he/she/they are the person(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 *Maria J. Warren*



(This area for official notarial seal)

(continued on next page)

2025-10-15 9 15 95
 THIS REC
 IS BY SECURITY ENERGY TRUST
 INSURANCE COMPANY,
 MEMPHIS DIVISION

Accrued Interest for Deed of Trust on 326173008-4 & 326173009-6

Original Loan Amount		\$55,000.00
% Rate 8 per annum =	\$4,400.00	
Interest per day =	\$12.05	

Amount owing as of 04/22/2009			\$14,265.76
Interest from 04/22/2009	to 04/22/2010	\$4,400.00	\$18,665.76
Interest from 04/22/2010	to 04/22/2011	\$4,400.00	\$23,065.76
Interest from 04/22/2011	to 04/22/2012	\$4,400.00	\$27,465.76
Interest from 04/22/2012	to 04/22/2013	\$4,400.00	\$31,865.76
Interest from 04/22/2013	to 04/22/2014	\$4,400.00	\$36,265.76
Interest from 04/22/2014	to 04/22/2015	\$4,400.00	\$40,665.76
Interest from 04/22/2015	to 05/05/2015	\$156.71	\$40,822.47
	13 days		
	Total		\$40,822.47

NoteWorld

Date Range: 1/1/2009 to 11/10/2009

Account History

Run Time: 11/10/2009 7:13:25 AM

Account Number:

Buyer:

CONCEPCION RAMIREZ

Seller:

BRUCE & CARAN COWIE

Effective Date	Due Date	Amount	Principal Paid	Interest Paid	Obligation Paid	Impound Paid	Penalty Paid	Fee Paid	Principal Balance
01/20/09	03/15/08	\$502.61	\$400.89	\$101.72	\$0.00	\$0.00	\$0.00	\$0.00	\$14,857.03
01/20/09	03/15/08	\$27.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27.00	\$14,857.03
01/20/09	03/15/08	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$14,857.03
01/29/09	Adjustment	(\$400.89)	(\$400.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09	Adjustment	(\$101.72)	\$0.00	(\$101.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09	Adjustment	(\$101.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
01/29/09		\$69.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,257.92
03/09/09	03/15/08	\$642.00	\$540.28	\$101.72	\$0.00	\$0.00	\$0.00	(\$69.98)	\$14,717.64
03/09/09	03/15/08	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	\$14,717.64
03/09/09	03/15/08	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$14,717.64
03/09/09	03/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$14,717.64
03/09/09	03/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$14,717.64
03/16/09	04/15/08	\$550.00	\$461.88	\$88.12	\$0.00	\$0.00	\$0.00	\$0.00	\$14,265.76
04/15/09	05/15/08	\$698.00	\$602.89	\$95.11	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/15/09	05/15/08	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$13,662.87
04/22/09	Adjustment	(\$95.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/22/09	Adjustment	(\$95.11)	\$0.00	(\$95.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$13,662.87
04/22/09	Adjustment	(\$602.89)	(\$602.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,265.76
04/22/09		\$19.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$19.98)	\$14,265.76
			\$992.18	\$198.84	\$0.00	\$0.00	\$0.00	\$22.04	

No Payment was received after 04-15-09

Bruce Cowie 10-13-15

September 14, 2016

As of today no payments have been
received regarding assessment No. 326173009-5 items;
117

Pence A Cowie

STATE OF CALIFORNIA
CERTIFICATION OF VITAL RECORD

COUNTY OF RIVERSIDE
RIVERSIDE, CALIFORNIA

CERTIFICATE OF DEATH

3 1997 33002977

STATE FILE NUMBER		STATE OF CALIFORNIA		LOCAL REGISTRATION NUMBER	
1. NAME OF DECEDENT—FIRST (GIVEN)		2. MIDDLE		3. LAST (FAMILY)	
Alexander		McCulloch		Cowie	
4. DATE OF BIRTH—M/M/D/C/C/Y		5. AGE—YRS		6. SEX	
03/04/1903		94		M	
7. DATE OF DEATH—M/M/D/C/C/Y		8. HOUR		9. M/D	
04/02/1997		0848			
10. SOCIAL SECURITY NO.		11. MILITARY SERVICE		12. MARITAL STATUS	
Scotland		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Widowed	
13. EDUCATION—YEARS COMPLETED		14. RACE		15. HISPANIC—SPECIFY	
14		Cauc.		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
16. OCCUPATION		17. KIND OF BUSINESS		18. USUAL EMPLOYER	
Manager		Nursery		Self-employed	
19. YEARS IN OCCUPATION		20. RESIDENCE—STREET AND NUMBER OR LOCATION		21. CITY	
9		28780 Green Valley Road		Nubyo	
22. COUNTY		23. ZIP CODE		24. POP IN COUNTY	
Riverside		92567		59	
25. STATE OR FOREIGN COUNTRY		26. NAME, RELATIONSHIP		27. MAILING ADDRESS—STREET AND NUMBER OR RURAL ROUTE NUMBER, CITY OR TOWN, STATE, ZIP	
CA		Bruce Cowie—Son		PO Box 226, Nubyo, CA 92567	
28. NAME OF SURVIVING SPOUSE—FIRST		29. MIDDLE		30. LAST (MAIDEN NAME)	
John				Cowie	
31. NAME OF FATHER—FIRST		32. MIDDLE		33. LAST	
Mary				McCulloch	
34. BIRTH STATE		35. NAME OF MOTHER—FIRST		36. MIDDLE	
Scotland		Mary			
37. LAST (MAIDEN)		38. BIRTH STATE		39. DATE—M/M/D/C/C/Y	
Scotland				04/07/1997	
40. PLACE OF FINAL DISPOSITION		41. TYPE OF DISPOSITION		42. SIGNATURE OF EMBLEMER	
Perris Valley Cemetery; 915 N. Perris Blvd; Perris, CA 92571		CR/BU		Not embalmed	
43. LICENSE NO.		44. NAME OF FUNERAL DIRECTOR		45. LICENSE NO.	
		Harford Funeral Home		FD 262	
46. DATE—M/M/D/C/C/Y		47. SIGNATURE OF LOCAL REGISTRAR		48. DATE—M/M/D/C/C/Y	
04/04/1997		John Harsany MD		04/03/1997	
101. PLACE OF DEATH		102. TR HOSPITAL—SPECIFY ONE		103. FACILITY OTHER THAN HOSPITAL	
Ramona Manor Conv. Hospital		IP <input type="checkbox"/> ER/OP <input type="checkbox"/> ODA <input type="checkbox"/>		CONV. <input checked="" type="checkbox"/> RES. CARE <input type="checkbox"/> OTHER <input type="checkbox"/>	
104. COUNTY		105. STREET ADDRESS—STREET AND NUMBER OR LOCATION		106. CITY	
Riverside		485 West Johnston Avenue		Hemet	
107. DEATH WAS CAUSED BY (ENTER ONE) (SEE CAUSE PER LINE FOR A, B, C, AND D)		108. INTERVAL BETWEEN ONSET AND DEATH		109. CORPSE REPORTED TO CORONER	
IMMEDIATE CAUSE (A) Acute cardiorespiratory arrest		Weeks		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DUE TO (B) Advanced arteriosclerotic cardiovascular disease		Months		110. BIOPSY PERFORMED	
DUE TO (C) Advanced arteriosclerotic vascular disease		Months		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DUE TO (D) Peripheral vascular insufficiency (diffuse)		Months		111. AUTOPSY PERFORMED	
				Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
112. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH BUT NOT RELATED TO CAUSE GIVEN IN 107		113. WAS OPERATION PERFORMED FOR ANY CONDITION IN ITEM 107 OR 112? YES, LIST TYPE OF OPERATION AND DATE.		114. I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE DEATH OCCURRED AT THE HOUR, DATE, AND PLACE STATED FROM THE CAUSE STATED.	
Cerebrovascular thrombosis and insufficiency (CVA)		No		DECEDENT ATTENDED SINCE I RECORD LAST I BEGAN ALIVE	
115. SIGNATURE AND TITLE OF CERTIFIER		116. TYPE ATTENDING PHYSICIAN'S NAME, MAILING ADDRESS, ZIP		117. DATE—M/M/D/C/C/Y	
John Harsany MD		John Harsany, MD; 255 N. Gilbert #8; Hemet, CA 92543		04/03/1997	
118. LICENSE NO.		119. MANNER OF DEATH		120. INJURY ET NOISE	
6 24239		NATURAL <input type="checkbox"/> SUICIDE <input type="checkbox"/> HOMICIDE <input type="checkbox"/>		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
121. INJURY ET NOISE		122. INJURY DATE—M/M/D/C/C/Y		123. PLACE OF INJURY	
124. DESCRIBE HOW INJURY OCCURRED (EVENTS WHICH RESULTED IN INJURY)		125. LOCATION (STREET AND NUMBER OR LOCATION AND CITY, ZIP)		126. SIGNATURE OF CORONER OR DEPUTY CORONER	
127. DATE—M/M/D/C/C/Y		128. TYPED NAME, TITLE OF CORONER OR DEPUTY CORONER		129. STATE REGISTRY	
				A B C D E F G H FAX AUTH. # 130087	

* 034518737 *

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

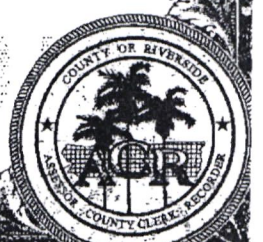
This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Assessor-County Clerk-Recorder.

OCT 13 2015

DATE ISSUED

This copy is not valid unless prepared on engraved border displaying date, seal and signature of the Assessor-County Clerk-Recorder.

Peter Aldana
PETER ALDANA
ASSESSOR-COUNTY CLERK-RECORDER
RIVERSIDE COUNTY, CALIFORNIA



ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

STATE OF CALIFORNIA
CERTIFICATION OF VITAL RECORD

COUNTY OF RIVERSIDE

RIVERSIDE, CALIFORNIA

49333002066

STATE FILE NUMBER

LICENSE AND CERTIFICATE OF MARRIAGE

LOCAL REGISTRATION NUMBER

GROOM PERSONAL DATA	1A. NAME OF GROOM—FIRST (GIVEN)			1B. MIDDLE		1C. LAST (FAMILY)		2. DATE OF BIRTH—MONTH, DAY, YEAR		
	BRUCE			ALEXANDER		COWIE		Mar. 04, 1936		
	3A. RESIDENCE—STREET AND NUMBER			3B. CITY		3C. ZIP CODE		3D. COUNTY—OUTSIDE CALIFORNIA, ENTER STATE		
	39 GILMORE RD			PERRIS		92570		RIVERSIDE CA		
	5. MAILING ADDRESS—IF DIFFERENT			6. NUMBER OF PREVIOUS MARRIAGES		7A. LAST MARRIAGE ENDED BY:		7B. DATE—MONTH, DAY, YEAR		
---			1		<input type="checkbox"/> DEATH <input type="checkbox"/> DISSOLUTION <input type="checkbox"/> ANNULMENT		Sep. 19, 1987			
8A. USUAL OCCUPATION			8B. USUAL KIND OF BUSINESS OR INDUSTRY			9. EDUCATION—YEARS COMPLETED				
FIREMAN/RETIRED			STATE			17				
10A. FULL NAME OF FATHER			10B. STATE OF BIRTH		11A. FULL MAIDEN NAME OF MOTHER		11B. STATE OF BIRTH			
ALEXANDER MCCLLOUGH COWIE			SCTLND		ALICE ROLAND HILL		MA			
BRIDE PERSONAL DATA	12A. NAME OF BRIDE—FIRST (GIVEN)			12B. MIDDLE		12C. CURRENT LAST (FAMILY)		12D. MAIDEN LAST (FAMILY) (IF DIFFERENT THAN 12C)		
	CARAN			GAIL		COOPER		STOUT		
	14A. RESIDENCE—STREET AND NUMBER			14B. CITY		14C. ZIP CODE		14D. COUNTY—OUTSIDE CALIFORNIA, ENTER STATE		
	28780 GREEN VALLEY RD			NUEVO		92567		RIVERSIDE		
	16. MAILING ADDRESS—IF DIFFERENT			17. NUMBER OF PREVIOUS MARRIAGES		18A. LAST MARRIAGE ENDED BY:		18B. DATE—MONTH, DAY, YEAR		
---			1		<input type="checkbox"/> DEATH <input type="checkbox"/> DISSOLUTION <input type="checkbox"/> ANNULMENT		Nov. 22, 1991			
19A. USUAL OCCUPATION			19B. USUAL KIND OF BUSINESS OR INDUSTRY			20. EDUCATION—YEARS COMPLETED				
HOMEMAKER			OWN HOME			18				
21A. FULL NAME OF FATHER			21B. STATE OF BIRTH		22A. FULL MAIDEN NAME OF MOTHER		22B. STATE OF BIRTH			
HAROLD EUGENE STOUT			IL		VERA WILLIE MICHAEL		OK			
WE, THE UNDERSIGNED, AN UNMARRIED MAN AND UNMARRIED WOMAN, STATE THAT THE FOREGOING INFORMATION IS CORRECT AND TRUE TO THE BEST OF OUR KNOWLEDGE AND BELIEF. THAT NO LEGAL OBJECTION TO THE MARRIAGE NOR TO THE ISSUANCE OF A LICENSE IS KNOWN TO US, AND HEREBY APPLY FOR A LICENSE AND A CERTIFICATE OF MARRIAGE.										
23. SIGNATURE OF GROOM					24. SIGNATURE OF BRIDE					
<i>Bruce Alexander Cowie</i>					<i>Caran Gail Cooper</i>					
AUTHORIZATION AND LICENSE IS HEREBY GIVEN TO ANY PERSON DULY AUTHORIZED BY THE LAWS OF THE STATE OF CALIFORNIA TO PERFORM A MARRIAGE CEREMONY WITHIN THE STATE OF CALIFORNIA TO SOLEMNIZE THE MARRIAGE OF THE ABOVE NAMED PERSONS, REQUIRED CONSENTS FOR THE ISSUANCE OF THIS LICENSE ARE ON FILE.										
LICENSE TO MARRY	25A. ISSUE DATE MONTH, DAY, YEAR		25B. LICENSE EXPIRES AFTER MONTH, DAY, YEAR		25C. LICENSE NUMBER		25D. COUNTY OF ISSUE			
	Sep. 09, 1993		Dec. 08, 1993		R-164816		RIVERSIDE			
25E. NAME OF COUNTY CLERK					25F. SIGNATURE OF DEPUTY CLERK (IF APPLICABLE)					
W.E. CONERLY					<i>William E. Conerly</i> DEPUTY					
WITNESS(ES) (ONE REQUIRED)	26A. SIGNATURE OF WITNESS			26B. ADDRESS—STREET AND NUMBER			26C. CITY, STATE AND ZIP CODE			
	<i>William E. Conerly</i>			39 Gilmore Rd			Perris CA 92570			
27A. SIGNATURE OF WITNESS			27B. ADDRESS—STREET AND NUMBER			27C. CITY, STATE AND ZIP CODE				
<i>Theresa J. [Signature]</i>			44730 Roundtable Rd			Indio CA 92201				
CERTIFICATION OF PERSON SOLEMNIZING MARRIAGE	28. I HEREBY CERTIFY THAT THE ABOVE-NAMED BRIDE AND GROOM WERE JOINED BY ME IN MARRIAGE IN ACCORDANCE WITH THE LAWS OF THE STATE OF CALIFORNIA						29A. SIGNATURE OF PERSON SOLEMNIZING MARRIAGE		29B. RELIGIOUS DENOMINATION (IF CLERGY)	
	ON		September		18		19		93	
	MONTH		DAY		YEAR		YEAR		YEAR	
	AT		Perris		Riverside		CALIFORNIA		29C. NAME OF PERSON SOLEMNIZING MARRIAGE (TYPE OR PRINT)	
CITY OR TOWN		COUNTY		CALIFORNIA		29E. MAILING ADDRESS		29F. ZIP CODE		
727 Manecita Cir Perris-CA		92571								
LOCAL REGISTRAR OF MARRIAGES (COUNTY RECORDER)	30A. SIGNATURE OF LOCAL REGISTRAR			30B. SIGNATURE OF DEPUTY (IF APPLICABLE)			31. DATE ACCEPTED FOR REGISTRATION			
	<i>William E. Conerly</i>			<i>McGowan Thompson</i> DEPUTY			SEP 23 1993			

STATE OF CALIFORNIA, DEPARTMENT OF HEALTH SERVICES, OFFICE OF STATE REGISTRAR 91 91673 V6-117 (3-91)

CARIVERSIDE

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



035122076

This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Assessor-County Clerk-Recorder.

MAY 03 2022

DATE ISSUED

Peter Aldama
 PETER ALDAMA
 ASSESSOR-COUNTY CLERK-RECORDER
 RIVERSIDE COUNTY, CALIFORNIA

This copy is not valid unless prepared on an engraved border displaying the date, seal and signature of the Assessor-County Clerk-Recorder.

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE



STATE OF CALIFORNIA

CERTIFICATION OF VITAL RECORD

COUNTY OF RIVERSIDE

RIVERSIDE, CALIFORNIA

3052019222621

CERTIFICATE OF DEATH

3201933013782

STATE FILE NUMBER 3052019222621		CERTIFICATE OF DEATH USE BLACK INK ONLY / NO ERASERS, HIGHLIGHTERS OR ALTERATIONS 10-17-2005				LOCAL REGISTRATION NUMBER 3201933013782	
1. NAME OF DECEDENT - FIRST (Given) BRUCE		2. MIDDLE ALEXANDER		3. LAST (Family) COWIE			
4. DATE OF BIRTH mm/dd/yyyy 03/04/1936		5. AGE Yrs. 83		6. UNCLE OR TANT Months Days		7. UNCLE OR NEPHEW Hours Minutes	
8. SEX M		9. BIRTH STATE/FOREIGN COUNTRY CA		10. SOCIAL SECURITY NUMBER		11. EVER IN U.S. ARMED FORCES <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNK	
12. MARITAL STATUS (in Year of Death) MARRIED		13. DATE OF DEATH mm/dd/yyyy 11/04/2019		14. HOUR (24 Hour) 1720		15. EDUCATION - Highest Level/Degree (see instruction on back) HS GRADUATE	
16. DECEASED'S RACE - Up to 3 races may be listed (see instruction on back) CAUCASIAN		17. USUAL OCCUPATION - Type of work for most of life. DO NOT USE RETIRED		18. KIND OF BUSINESS OR INDUSTRY (e.g., grocery store, road construction, employment agency, etc.) FIRE DEPARTMENT		19. YEARS IN OCCUPATION 27	
20. DECEASED'S RESIDENCE (Street and number, or location) 7885 HOGAN CIRCLE		21. CITY HEMET		22. COUNTY/PROVINCE RIVERSIDE		23. ZIP CODE 92545	
24. YEARS IN COUNTY 77		25. STATE/FOREIGN COUNTRY CA		26. INFORMANT'S NAME, RELATIONSHIP CARAN COWIE, WIFE			
27. INFORMANT'S MAILING ADDRESS (Street and number, or rural route number, city or town, state and zip) 7885 HOGAN CIRCLE, HEMET, CA 92545				28. NAME OF SURVIVING SPOUSE/SWEE - FIRST CARAN			
29. MIDDLE G.		30. LAST (BIRTH NAME) STOUT		31. NAME OF FATHER/PARENT - FIRST ALEXANDER		32. MIDDLE MCCULLOUGH	
33. LAST COWIE		34. BIRTH STATE SCOTLAND		35. NAME OF MOTHER/PARENT - FIRST ALICE		36. MIDDLE ROWLAND	
37. LAST (BIRTH NAME) HILL		38. BIRTH STATE MA		39. DISPOSITION DATE mm/dd/yyyy 11/06/2019		40. PLACE OF FINAL DISPOSITION PERRIS VALLEY CEMETERY 815 NORTH PERRIS BLVD, PERRIS, CA 92571	
41. TYPE OF DISPOSITION CR/BU		42. SIGNATURE OF EMBALMER NOT EMBALMED		43. LICENSE NUMBER		44. NAME OF FUNERAL ESTABLISHMENT EVANS BROWN SUN CITY MORTUARY	
45. LICENSE NUMBER FD1225		46. SIGNATURE OF LOCAL REGISTRAR CAMERON KAISER, MD		47. DATE mm/dd/yyyy 11/06/2019		48. PLACE OF DEATH RUHS - MEDICAL CENTER	
49. COUNTY RIVERSIDE		50. FACILITY ADDRESS OR LOCATION WHERE FOUND (Street and number, or location) 26520 CACTUS AVENUE		51. CITY MORENO VALLEY		52. CAUSE OF DEATH RESPIRATORY FAILURE	
53. END STAGE PARKINSON'S DISEASE		54. DEATH REPORTED TO CORONER (At a Death) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		55. HOURS 10		56. DEATH REPORTED TO CORONER (At a Death) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
57. YEARS 1		58. AUTOPSY PERFORMED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		59. USED IN DETERMINING CAUSE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		60. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH (BUT NOT RESULTING IN THE UNDERLYING CAUSE GIVEN) IN 107 NONE	
61. WAS OPERATION PERFORMED FOR ANY CONDITION IN ITEM 107 OR 108? (If yes, list type of operation and date) NO		62. IF FEMALE, PREGNANT IN LAST YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNK		63. I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE DEATH OCCURRED AT THE HOUR, DATE, AND PLACE STATED FROM THE CAUSES STATED 10/24/2019			
64. SIGNATURE AND TITLE OF CERTIFIER JOHN PATRICK WOODS D.O.		65. LICENSE NUMBER 20A15848		66. DATE mm/dd/yyyy 11/06/2019			
67. TYPE ATTENDING PHYSICIAN'S NAME, MAILING ADDRESS, ZIP CODE JOHN PATRICK WOODS D.O.		68. TYPE ATTENDING PHYSICIAN'S NAME, MAILING ADDRESS, ZIP CODE 26520 CACTUS AVENUE, MORENO VALLEY, CA 92555		69. I CERTIFY THAT IN MY OPINION DEATH OCCURRED AT THE HOUR, DATE, AND PLACE STATED FROM THE CAUSES STATED 10/24/2019			
70. MANNER OF DEATH <input type="checkbox"/> Natural <input type="checkbox"/> Accidents <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Pending Investigation <input type="checkbox"/> Could not be determined		71. INJURED AT WORK? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNK		72. INJURY DATE mm/dd/yyyy		73. HOUR (24 Hour)	
74. PLACE OF INJURY (e.g., home, construction site, wooded area, etc.)		75. DESCRIBE HOW INJURY OCCURRED (Events which resulted in injury)		76. LOCATION OF INJURY (Street and number, or location, and city and zip)		77. SIGNATURE OF CORONER / DEPUTY CORONER	
78. DATE mm/dd/yyyy		79. TYPE NAME, TITLE OF CORONER / DEPUTY CORONER		80. STATE REGISTRAR			

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

This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Assessor-County Clerk-Recorder.

DATE ISSUED

MAY 03 2022

This copy is not valid unless prepared on an engraved border displaying the date, seal and signature of the Assessor-County Clerk-Recorder.



035122074

Peter Aldana
PETER ALDANA
ASSESSOR-COUNTY CLERK-RECORDER
RIVERSIDE COUNTY, CALIFORNIA



CARTERSOR

STATE OF CALIFORNIA

CERTIFICATION OF VITAL RECORD

COUNTY OF RIVERSIDE

RIVERSIDE, CALIFORNIA

3052019222621

PHYSICIAN/CORONER'S AMENDMENT

3201933013782

STATE FILE NUMBER

NO ERASURES, WHITEOUTS, PHOTOCOPIES,
OR ALTERATIONS

LOCAL REGISTRATION NUMBER

11

BIRTH DEATH FETAL DEATH

TYPE OR PRINT CLEARLY IN BLACK INK ONLY - THIS AMENDMENT BECOMES AN ACTUAL PART OF THE OFFICIAL RECORD

PART I INFORMATION TO LOCATE RECORD

INFORMATION AS IT APPEARS ON ORIGINAL RECORD	1A NAME—FIRST BRUCE	1B MIDDLE ALEXANDER	1C LAST COWIE	2 SEX M
	3 DATE OF EVENT—MM/DD/CCYY 11/04/2019	4 CITY OF EVENT MORENO VALLEY	5 COUNTY OF EVENT RIVERSIDE	

PART II STATEMENT OF CORRECTIONS

5 CERTIFICATE ITEM NUMBER	7 INFORMATION AS IT APPEARS ON ORIGINAL RECORD	8 INFORMATION AS IT SHOULD APPEAR
7	11/04/2019	10/31/2019

LIST ONE ITEM PER LINE

2 OF 2

I HEREBY DECLARE UNDER PENALTY OF PERJURY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE

DECLARATION OF CERTIFYING PHYSICIAN OR CORONER

9 SIGNATURE OF CERTIFYING PHYSICIAN OR CORONER

10 DATE SIGNED—MM/DD/CCYY

11 TYPED OR PRINTED NAME AND TITLE/DEGREE OF CERTIFIER

12 ADDRESS—STREET and NUMBER

13 CITY

14 STATE

15 ZIP CODE

STATE/LOCAL REGISTRAR USE ONLY

16 OFFICE OF VITAL RECORDS OR LOCAL REGISTRAR

17 DATE ACCEPTED FOR REGISTRATION—MM/DD/CCYY

STATE REGISTRAR - OFFICE OF VITAL RECORDS

01/15/2020

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



035122075

This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Assessor-County Clerk-Recorder.

DATE ISSUED

MAY 03 2022

This copy is not valid unless prepared on an engraved border displaying the date, seal and signature of the Assessor-County Clerk-Recorder.

Peter Aldana
ASSESSOR-COUNTY CLERK-RECORDER
RIVERSIDE COUNTY, CALIFORNIA



CARIVERSOR

CERTIFICATION OF TRUST

PURSUANT TO CALIF. PROBATE CODE 18100.5

NOTICE to person or organization to whom this certification is presented:

Calif. Probate Code Sec. 18100 provides that:

You "are not bound to inquire whether the trustee has power to act or is properly exercising a power and may assume without inquiry the existence of a trust power and its proper exercise" pursuant to this certificate and that you are "fully protected in dealing with or assisting the trustee just as if the trustee has and is properly exercising the power the trustee purports to exercise" pursuant to this certificate.

Calif. Probate Code Sec. 18100.5 provides:

Any person making a demand for "documents in addition to a certification of trust to prove facts set forth in the certification of trust... shall be liable for damages, including attorney's fees, incurred as a result of the refusal to accept the certification of trust in lieu of the requested documents..." (emphasis added)

THE UNDERSIGNED HEREBY CERTIFY AS FOLLOWS:

Trust Information: This trust was established and is currently in existence as follows:

Name of Trust:	Family Trust of Bruce A. Cowie and Caran G. Cowie
Date of Trust Document:	JUNE 20, 1986
Type of Trust:	Revocable
Name of Trustor(s)/Settlor(s)/Grantor(s):	Bruce A. Cowie and Caran G. Cowie
Currently Acting Trustee(s):	Bruce A. Cowie and Caran G. Cowie
Current Successor Trustee(s):	First: Gregory Todd Cooper Second: Elizabeth Hill Cowie COWIE WATERMAN Third: Scot Davis Cowie
Taxpayer Identification Number: (Trustors Social Security number(s))	
Name in which title to assets transferred to trust should be taken:	Name of Trust as indicated above
Signature Authority of Current Trustee(s): (Number of trustee signatures needed to authorize or conduct business on behalf of the trust)	Any <u>one</u> trustee(s)

Said trust is in full force and effect and has not been revoked, modified or amended in any manner which would cause the representations contained in this certification to be incorrect.

Current Trustee(s):

The names of all the currently acting Trustee(s) of the trust are as indicated above. Said trustee(s) have full authority, power and ability to conduct all business on behalf of the trust and otherwise act on behalf of the trust and buy, sell, transfer, and manage all money, accounts, assets, and property of the trust and sign all documents and papers for and on behalf of the trust including but not limited to signing all checks, signature cards, withdrawal documents and other banking and financial documents for and on behalf of the trust. The number of trustee signatures necessary to conduct the business of the trust is as indicated above.

Powers of Trustee(s):

Trustor has given the Trustee(s) of said Trust the powers contained in the provisions on the attached pages. The provisions contained on the attached pages are true and correct copies of the provisions currently in effect regarding said Trust. The powers indicated therein are those currently in effect and there has been no subsequent change or modification therefrom. The trustee(s) also have the following specific powers:

- The power to establish and maintain interest and non-interest bearing accounts, overdraft lines of credit, safe deposit boxes, and cash management services.
- The power to appoint attorneys-in-fact.
- The power to maintain deposit accounts in an amount greater than covered by FDIC insurance.

Certification of Trustor(s):

The undersigned are all the current living Trustor(s) of the above named trust. We declare under penalty of perjury that all of the information, statements and representations contained in this document are true and correct.

Trustor Signature:

Bruce A. Cowie

Trustor Signature:

Caran G. Cowie

Certification of Trustee(s):

The undersigned are all of the currently acting Trustee(s) of the above named trust. We declare under penalty of perjury that all of the information, statements and representations contained in this document are true and correct.

Trustee Signature:

Bruce A. Cowie

Trustee Signature:

Caran G. Cowie

CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC

State of California, County of Riverside } SS

On 6/20/86 before me, the undersigned, a Notary Public in and for said State, personally appeared:

Bruce A. Cowie and Caran G. Cowie

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.

SEAL

Deborah Lee Darling
NOTARY PUBLIC



**GENERAL DECLARATION, DESIGNATION, ASSIGNMENT
AND TRANSFER OF PROPERTY TO TRUST
(Including Future Property)**

Trust name:	Family Trust of Bruce A. Cowie and Caran G. Cowie
Trustor(s):	Bruce A. Cowie and Caran G. Cowie
Effective date of transfer:	June 20, 1996

DECLARATION, ASSIGNMENT AND TRANSFER OF ALL PRESENT PROPERTY AND ASSETS TO TRUST

The undersigned(s) hereby give, assign, and transfer to the Trustees of the Trust indicated above, all right, title, and interest to the property, rights, assets, items, and interests (collectively referred to herein as property), described generally on any attachments hereto, that the undersigned, now or at any time in the future, owns, obtains, acquires, comes into possession of, or has any right, title, or interest in, to, or regarding, and hereby declare and designate such property as trust property. This assignment and transfer shall be effective wheresoever such property is located and no matter in what manner, name, or title such property is acquired or held. This assignment and transfer shall be effective even if such property is never evidenced or transferred on any title documents or other evidence of title or ownership to said property. This assignment and transfer shall be subject to any debt, encumbrance, or lien on such property. Such property does hereby immediately become part of and subject to said Trust and to be held, administered, and distributed by the Trustees as provided in said Trust. For legal purposes this document shall be considered a fully effective declaration of trust regarding all such property. No further documentation or transfer shall be necessary to transfer all title and ownership to all such property to the trust. Third parties may rely on and are instructed to rely on this general transfer alone as having transferred all title and ownership to such property to the trust.

DECLARATION, ASSIGNMENT, AND TRANSFER DESPITE HOW TITLE MAY BE HELD

It is the intent of the undersigned that all such property presently owned, held, or hereafter acquired or coming into existence is to be owned, obtained, acquired, and held in and pursuant to said Trust. Despite the fact that the undersigned may own, acquire, obtain, or hold said property in the undersigned(s) individual name(s), it is intended that all such property is and will be actually held as a trustee in a fiduciary capacity under said Trust. The undersigned(s) may hold such property in various forms of their first names, middle names, last names, family names, unmarried names, nicknames, initials or other names, titles, or initials, or combinations thereof. Despite under what names, titles, or designations any such property is held, all such property is hereby fully and effectively transferred to the trust and any title company or third party may rely on any declaration or affidavit signed by any trustee or trustor of the trust that said property is trust property or that the persons named on any title document are the same persons as trustors.

Except to the extent of any interest provided to the undersigned pursuant to the terms and provisions of said Trust, the undersigned shall not have any personal interest in any of said property.

OTHER IMPORTANT PROVISIONS

The undersigned agrees to sign any further papers, documents, contracts or forms and to engage in any other conduct that may become necessary, advisable, or beneficial to evidence title and ownership in such property to said Trust. But failure to do so shall not be evidence of any intent to not transfer the property to the trust or to remove the property from the trust.

The listing of property, while containing or describing specific items or categories, is not intended and should not be considered to limit or fully describe, the size, nature, extent, character or other composition of the trust estate or the property intended to be transferred to the trust, but this listing, assignment, and transfer of property to the trust should be given its widest possible interpretation.

The property being transferred by this document is in addition to any other property transferred to the trust in any other way or by any other document or method.

Any inaccuracy, incompleteness, or mistake in the listing, designation, or transfer of any property or item shall not negate, limit, diminish, lessen, decrease or reduce its transfer to the trust in full. But said property or item shall be transferred to the trust to the full extent that said property or item is held, owned, or acquired by Trustor(s).

Trustee(s) agree to accept all property listed or referred to hereon or on the attachments hereto (whether presently or later attached or listed) and any future property transferred to the trust whether listed hereon or not.

Transfer is effective to the trust of all property or items listed hereon or referred to herein or attached hereto directly or indirectly, specifically or generally and whether specifically listed hereon or on any attachments at the time of signing of this document or later listed or recorded hereon or attached hereto and whether listed or recorded hereon or attached hereto by one or both trustors and whether listed directly by any trustor or merely at the direction of any trustor.

This assignment and transfer shall be binding on all heirs, administrators, executors, trustees, assigns, and all others.

PROPERTY TRANSFERRED TO TRUST:

All property generally or specifically listed, described, or referred to hereon or in any attachments hereto.

Trustor Signature: <i>Bruce A. Cowie</i>	Trustor Signature: <i>Caran G. Cowie</i>
---	---

The trustee(s) hereby accept this assignment and acknowledge delivery of this assignment:

Trustee Signature: <i>Bruce A. Cowie</i>	Trustee Signature: <i>Caran G. Cowie</i>
---	---

Certificate Of Acknowledgment Of Notary Public

State of California, County of: Riverside SS

On 6/20/96

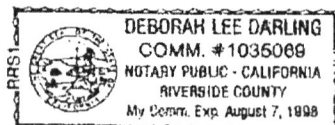
before me, the undersigned, a Notary Public in and for said State, personally appeared:
Bruce A. Cowie and Caran G. Cowie

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.

SEAL

Deborah Lee Darling
NOTARY PUBLIC



May 11, 2022

To Whom it May Concern,

As of today no payments have been received regarding assessment No. 326173009-5 item:119.

To my recollection the information from Note World is correct with the principal balance owed of \$14,265.76 plus interest. (see enclosed)

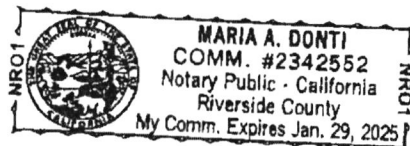
Caran G. Cowie

After Bruce A. Cowie, my husband, passed I have searched for papers regarding the sale of the home. I do not know what he did with them.

I do know he was very distressed about this as he trusted Mrs. Ramirez and then her daughter Erica to make the payments.

Caran G. Cowie

Maria A. Danti
Maria A. Danti
Notary Public
5/11/2022



CALIFORNIA NOTARIAL CERTIFICATE (JURAT)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Riverside

Subscribed and sworn to (or affirmed) before me on this 11th day of May,
20 22, by Caran G. Cowie, proved to me on the basis of satisfactory
evidence to be the person(s) who appeared before me.

Signature Maria A. Donti (Seal)

