

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



**ITEM: 3.7  
(ID # 24225)**

**MEETING DATE:**  
Tuesday, March 12, 2024

**FROM :** FACILITIES MANAGEMENT:

**SUBJECT:** FACILITIES MANAGEMENT - REAL ESTATE (FM-RE) - Approval of Subordination, Non-Disturbance, and Attornment Agreement with Symetra Life Insurance Company, an Iowa Corporation, and County of Riverside for Lease at 7894 Mission Grove Parkway, Riverside, CA, CEQA Exempt pursuant to State CEQA Guidelines Sections 15301 and 15061(b)(3); District 1. [\$0] (Clerk of the Board to file Notice of Exemption).

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

1. Find that the project is exempt from the California Environmental Quality Act (CEQA) pursuant to the State CEQA Guidelines Section 15301, Class 1 - Existing Facilities Exemption, and Section 15061(b)(3), "Common Sense" Exemption;
2. Approve the attached Subordination, Non-Disturbance, and Attornment Agreement with City Symetra Life Insurance Company, an Iowa stock corporation, and authorize the Chair of the Board to execute the same on behalf of the County;
3. Authorize the Director of Facilities Management, or their designee, to execute any other documents and administer all actions necessary to complete this transaction; and
4. Direct the Clerk of the Board to file the Notice of Exemption with the County Clerk and the State Clearinghouse within five (5) working days of approval by the Board.

**ACTION:**

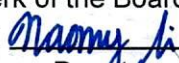
  
Rose Salgado, Director of Facilities Management 3/14/2024

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**MINUTES OF THE BOARD OF SUPERVISORS**

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

Ayes: Jeffries, Spiegel, Washington, Perez and Gutierrez  
Nays: None  
Absent: None  
Date: March 12, 2024  
xc: FM-RE, Recorder

Kimberly A. Rector  
Clerk of the Board  
By:   
Deputy

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

<b>FINANCIAL DATA</b>	<b>Current Fiscal Year:</b>	<b>Next Fiscal Year:</b>	<b>Total Cost:</b>	<b>Ongoing Cost</b>
<b>COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>NET COUNTY COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>SOURCE OF FUNDS: N/A</b>			<b>Budget Adjustment:</b>	No
			<b>For Fiscal Year:</b>	FY23/24

**C.E.O. RECOMMENDATION:** Approve

**BACKGROUND:**

**Summary**

On June 18, 2013, the County of Riverside (County), entered into a lease agreement for 41,000 square feet of office space located at 7894 Mission Grove Parkway South, Building C, Riverside, CA (Lease), for use by the Department of Public Social Services (DPSS). JAMCO Holdings Corporation, a California corporation (Lessor), has requested a loan to be secured by a deed of trust and Symetra Life Insurance Company, an Iowa stock corporation (Lender) has requested execution of the attached Subordination, Non-Disturbance and Attornment Agreement (SNDA) by the County.

By execution of the SNDA Agreement, the County agrees to subordinate its leasehold estate to the liens in favor of the Lender which shall not affect the prospective rights and obligations of the County, or the Lender as outlined in the Lease. In addition, in the event the Lender or its successor becomes the lessor, the County will recognize (attorn) the Lender or its successor as Lessor and the County's rights and obligations shall remain the same (not disturbed) as outlined in the Lease for the remainder of the Lease term.

The attached SNDA Agreement with Symetra Life Insurance Company has been reviewed and approved by County Counsel as to legal form.

Pursuant to the California Environmental Quality Act (CEQA), the SNDA was reviewed and determined to be categorically exempt from CEQA under State CEQA Guidelines Section 15301, Class 1 - Existing Facilities Exemption and Section 15061(b)(3) "Common Sense" Exemption. The proposed project, the SNDA, is the letting of property involving existing facilities, and no expansion of an existing use will occur.

**Impact on Residents and Businesses**

This SNDA Agreement will have no impact on citizens and businesses, and DPSS will continue to provide services to the community as intended.

**Contract History and Price Reasonableness**

The Lease was approved by the Board of Supervisors on June 18, 2013, and amended by the First Amendment to Lease dated July 11, 2017, Second Amendment to Lease dated November

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

7, 2023. The SNDA Agreement supports the Lease and does not require modification of the financial terms of the Agreement.

**ATTACHMENTS:**

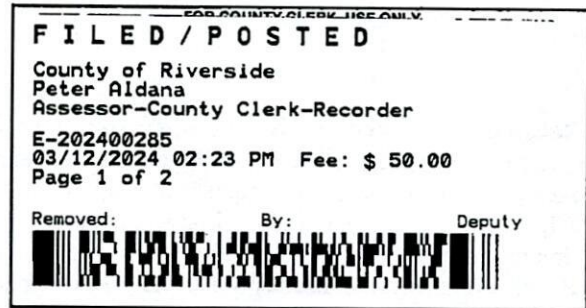
- SNDA
- Aerial
- NOE

PC:sc/208202RV535/30.xxx

*Veronica Santillan*  
Veronica Santillan, Principal Management Analyst 3/6/2024

*Aaron Gettis*  
Aaron Gettis, Chief Deputy County Counsel 3/5/2024

County of Riverside  
Facilities Management  
3450 14<sup>th</sup> St, 2<sup>nd</sup> Floor, Riverside, CA



### NOTICE OF EXEMPTION

February 8, 2024

**Project Name:** Approval of Subordination, Non-Disturbance and Attornment (SNDA) Agreement with Symetra Life Insurance Company, an Iowa stock corporation, and Department of Public Social Services (DPSS), Riverside

**Project Number:** FM042611053500

**Project Location:** 7894 Mission Grove Parkway South, Building C, east of Trautwein Road, Riverside, California 92508, Assessor's Parcel Number (APN) 276-160-034

**Description of Project:** On June 18, 2013, the County of Riverside (County), entered into a lease agreement for 41,000 square feet of office space located at 7894 Mission Grove Parkway South, Building C, Riverside, CA (Lease), for use by DPSS. JAMCO Holdings Corporation, a California corporation (Lessor), has requested a loan to be secured by a deed of trust and Symetra Life Insurance Company, an Iowa stock corporation (Lender) has requested execution of an SNDA by the County.

By execution of the SNDA Agreement, the County agrees to subordinate its leasehold estate to the liens in favor of the Lender which shall have no effect on prospective rights and obligations of the County, or the Lender as set forth in the Lease. In addition, in the event the Lender or its successor, becomes the lessor, the County will recognize (attorn) the Lender or its successor as Lessor and the County's rights and obligations shall remain the same (not disturbed) as set forth in the Lease for the remainder of the Lease term. The SNDA Agreement is defined as the proposed project under the California Environmental Quality Act (CEQA). The project is limited to revisions to contractual obligations of a Lease of an existing building and no expansion of the existing facility will occur. The operation of the facility will continue to provide public services. No additional direct or indirect physical environmental impacts are anticipated.

**Name of Public Agency Approving Project:** Riverside County

**Name of Person or Agency Carrying Out Project:** Riverside County Facilities Management

**Exempt Status:** State CEQA Guidelines Section 15301, Class 1, Existing Facilities Exemption; Section 15061(b) (3), "Common Sense" Exemption. Codified under California Code of Regulations Title 14, Article 5, Section 15061.



RECORDING REQUESTED BY:  
WHEN RECORDED, MAIL TO:

SYMETRA LIFE INSURANCE COMPANY  
Mortgage Loan Department  
P.O. Box 84066  
Seattle, WA 98124-8466  
Attention: Nancy Cranford

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### SUBORDINATION, NON-DISTURBANCE, AND ATTORNMENT AGREEMENT

This Subordination, Non-disturbance, and Attornment Agreement ("Agreement") is made as of March 12, 2024, between SYMETRA LIFE INSURANCE COMPANY, an Iowa stock corporation, having its mailing address at Mortgage Loan Department, P.O. Box 84066, Seattle, Washington 98124-8466 ("Lender"), and the County of Riverside ("County"), a political subdivision of the State of California, by its authorized representative, the Board of Supervisors, having its address for notification at 3450 14<sup>th</sup> Street, Suite 200, Riverside, California 92501.

#### Recitals:

A. Lender has agreed to make a loan to JAMCO HOLDINGS CORP., a California corporation ("Lessor"), to be secured by a Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing dated \_\_\_\_\_, 2024, and recorded on \_\_\_\_\_, 2024, as Instrument No. \_\_\_\_\_, in the Official Records of Riverside County, California (together with all amendments, increases, renewals, modifications, consolidations, replacements, substitutions, and extensions, either current or future, referred to hereafter as the "Mortgage") encumbering Lessor's ownership interest in real property located in 7894 Mission Grove Parkway South, Riverside, California 92508. The legal description of the encumbered real property (the "Mortgage Premises") is set forth in Exhibit A, attached to this Agreement. The Mortgage, together with the promissory note or notes, the loan agreement(s), and other documents executed in connection with it are hereafter collectively referred to as the "Loan Documents".

B. On June 18, 2013, County and Lessor entered into a lease for the Mortgage Premises, as amended by that certain First Amendment to Lease dated as of July 11, 2017, and as further amended by that certain Second Amendment to Lease dated as of November 7, 2023 (collectively, the "Lease"). The Lease creates a leasehold estate in favor of County for space (the "Premises") located on the Mortgage Premises.

To confirm their understanding concerning the legal effect of the Mortgage and the Lease, in consideration of the mutual covenants and agreements contained in this Agreement and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lender and County, intending to be legally bound, agree and covenant as follows:

1. **Representations and Warranties.** County warrants and represents that the Lease is in full force and effect and that, as of the date of this Agreement and to the best of County's knowledge, there is no default under the Lease by Lessor or County.

**2. County Subordination.**

2.1. The Loan Documents shall constitute a lien or charge on the Mortgage Premises that is prior and superior to the Lease, to the leasehold estate created by it, and to all rights and privileges of County under it; by this Agreement, the Lease, the leasehold estate created by it, together with all rights and privileges of County under it, is subordinated, at all times, to the lien or charge of the Loan Documents in favor of Lender.

2.2. By executing this Agreement, County subordinates the Lease and County's interest under it to the lien right and security title, and terms of the Loan Documents, and to all advances or payments made, or to be made, under any Loan Document.

**3. Non-disturbance.**

3.1. Lender consents to the Lease.

3.2. Despite County's subordination under Section 2, County's peaceful and quiet possession of the Premises shall not be disturbed and County's rights and privileges under the Lease, including its right to early termination, its right to extend the term of the Lease, its right of first refusal to lease the property after expiration of the original term and any extensions thereof, shall not be diminished by Lender's exercise of its rights or remedies under the Loan Documents, provided that County has not canceled or terminated the Lease, nor surrendered, or abandoned the Premises, and provided that County is not then in default under the Lease (beyond any applicable cure or grace period).

3.3. If (a) Lender shall acquire title to, and possession of, the Premises on foreclosure in an action in which Lender shall have been required to name County as a party defendant, and (b) County is not in default under the Lease beyond any applicable cure or grace periods, has not canceled or terminated the Lease, nor surrendered, vacated or abandoned the Premises and remains in actual possession of the Premises at the time Lender shall so acquire title to, and possession of, the Premises, Lender and County shall enter into a new lease on the same terms and conditions as were contained in the Lease, except that:

(a) The obligations and liabilities of Lender under a new lease shall be subject to the terms and conditions of this Agreement (including the provisions of Sections 5, 6, and 7);

(b) Lender shall have no obligations or liabilities to County under any such new lease beyond those of Lessor as were contained in the Lease; and

(c) The expiration date of any new lease shall coincide with the original expiration date of the Lease.

3.4. County shall not be named or joined in any foreclosure, trustee's sale, or other proceeding to enforce the Loan Documents unless such joinder shall be legally required to perfect the foreclosure, trustee's sale, or other proceeding.

**4. Attornment.**

4.1. If Lender shall succeed to Lessor's interest in the Mortgage Premises by foreclosure of the Mortgage, by deed in lieu of foreclosure, or in any other manner, County shall be bound to Lender under all the terms, covenants and conditions of the Lease for the balance

of its term with the same force and effect as if Lender were the Lessor under the Lease. County shall be deemed to have full and complete attornment to, and to have established direct privity between County and:

- (a) Lender when in exclusive possession and control of the Mortgage Premises;
- (b) a receiver appointed in any action or proceeding to foreclose the Mortgage;
- (c) any party acquiring title to the Mortgage Premises; or
- (d) any successor to Lessor.

4.2. County's attornment is self-operating, and it shall continue to be effective without execution of any further instrument by any of the parties to this Agreement or the Lease. Lender agrees to give County written notice if Lender has succeeded to the interest of the Lessor under the Lease. The terms of the Lease are incorporated into this Agreement by reference.

4.3. If the interests of Lessor under the Lease are transferred by foreclosure of the Mortgage, deed in lieu of foreclosure, or otherwise, to a party other than Lender ("Transferee"), in consideration of, and as condition precedent to, County's agreement to attorn to any such Transferee, Transferee shall be deemed to have assumed all terms, covenants, and conditions of the Lease to be observed or performed by Lessor from the date on which the Transferee succeeds to Lessor's interests under the Lease.

5. **Lender as Lessor.** If Lender shall succeed to the interest of Lessor under the Lease, Lender shall be bound to County under all the terms, covenants and conditions of the Lease, and County shall, from the date of Lender's succession to the Lessor's interest under the Lease, have the same remedies against Lender for breach of the Lease that County would have had under the Lease against Lessor; provided, however, that despite anything to the contrary in this Agreement or the Lease, Lender, as successor to the Lessor's interest, shall not be:

(a) liable for any act or omission of the Lessor; provided that the Lender may elect either to perform the pre-existing obligation or to permit the County to perform it and to recover the cost out of Rent;

(b) subject to any offsets or defenses expressly permitted under the Lease, including abatement rights which County might have had against Lessor;

(c) bound by any rent or additional rent that County might have paid for more than one month in advance to Lessor;

(d) bound by an amendment or modification of the Lease which reduces the amount of rent or other sums due thereunder, changes the frequency of the payment of rent, shortens the initial term or shortens or eliminates any renewal option, materially increases the obligations of Lessor thereunder, or releases County from any obligation to insure, maintain or repair the Mortgaged Premises, where such amendment is made without the prior written consent of Lender;



(e) subject to the County's right to assert continuing claims, such as material interference with the County's use and enjoyment of the premises, against the Lender; or

(f) in the context of any exercise of Lender's remedies under the Mortgage pursuant to which lender succeeds to the interest of Lessor under the Lease, bound by any purchase option or right of first refusal for the purchase of any portion of the Mortgaged Premises currently or hereafter held by County.

6. **Right To Cure.** County agrees that, before County exercises any of its rights or remedies under the Lease, Lender shall have the right, but not the obligation, to cure the default within the same time given Lessor in the Lease to cure the default, plus an additional thirty (30) days or ten (10) days in the case of defaults in the payment of money from Lessor to County; and for purposes of clarification, Lender's cure period shall begin with the date on which Lender receives notice of such default. County agrees that the cure period shall be extended by the time necessary for Lender to commence foreclosure proceedings and to obtain possession of the Mortgage Premises, provided that:

(a) Lender shall notify County of Lender's intent to effect its remedy;

(b) Lender initiates immediate steps to foreclose on or to recover possession of the Mortgage Premises;

(c) Lender initiates immediate legal proceedings to appoint a receiver for the Mortgage Premises or to foreclose on or recover possession of the Mortgage Premises within the thirty (30) day period; and

(d) Lender prosecutes such proceedings and remedies with due diligence and continuity to completion.

7. **Assignment of Rents.** If Lessor defaults in its performance of the terms of the Loan Documents, County agrees to recognize the Mortgage (including assignment of rents) made by Lessor to Lender and shall pay to Lender, as assignee, from the time Lender gives County notice that Lessor is in default under the terms of the Loan Documents, the rents under the Lease, but only those rents that are due or that become due under the terms of the Lease after notice by Lender. Payments of rents to Lender by County under the assignment of rents and Lessor's default shall continue until the first of the following occurs:

(a) No further rent is due or payable under the Lease;

(b) Lender gives County notice that the Lessor's default under the Loan Documents has been cured and instructs County that the rents shall thereafter be payable to Lessor;

(c) The lien of the Mortgage has been foreclosed and the purchaser at the foreclosure sale (whether Lender or a Transferee) gives County notice of the foreclosure sale. On giving notice, the purchaser shall succeed to Lessor's interests under the Lease, after which time the rents and other benefits due Lessor under the Lease shall be payable to the purchaser as the owner of the Mortgage Premises.

8. **County's Reliance.** When complying with the provisions of Section 7, County shall be entitled to rely on the notices given by Lender under Section 7, and Lessor agrees to release, relieve, and protect County from and against any and all loss, claim, damage, or liability (including reasonable attorney's fees) arising out of County's compliance with such notice.

County shall be entitled to full credit under the Lease for any rents paid to Lender in accordance with Section 7 to the same extent as if such rents were paid directly to Lessor. Any dispute between Lender (or Lender's Transferee) and Lessor as to the existence of a default by Lessor under the terms of the Mortgage, the extent or nature of such default, or Lender's right to foreclosure of the Mortgage, shall be dealt with and adjusted solely between Lender (or Transferee) and Lessor, and County shall not be made a party to any such dispute (unless required by law).

9. **Lender's Status.** Nothing in this Agreement shall be construed to be an agreement by Lender to perform any covenant of the Lessor under the Lease unless and until it obtains title to the Mortgage Premises by power of sale, judicial foreclosure, or deed in lieu of foreclosure, or obtains possession of the Mortgage Premises under the terms of the Loan Documents.

10. **Cancellation of Lease.** County agrees that it will not cancel, terminate, or surrender the Lease, except at the normal expiration of the Lease term or as provided in the Lease.

11. **Special Covenants.** Despite anything in this Agreement or the Lease to the contrary, if Lender acquires title to the Mortgage Premises, County agrees that: Lender shall have the right at any time in connection with the sale or other transfer of the Mortgage Premises to assign the Lease or Lender's rights under it to any person or entity, and that Lender, its officers, directors, shareholders, agents, and employees shall be released from any further liability under the Lease arising after the date of such transfer, provided that the assignee of Lender's interest assumes Lender's obligations under the Lease, in writing, from the date of such transfer.

12. **Transferee's Liability (Non Recourse).** If a Transferee acquires title to the Mortgage Premises:

(a) County's recourse against Transferee for default under the Lease shall be limited to the Mortgage Premises or any sale, insurance, or condemnation proceeds from the Mortgage Premises;

(b) County shall look exclusively to Transferee's interests described in (a) above for the payment and discharge of any obligations imposed on Transferee under this Agreement or the Lease ; and

(i) Transferee, its officers, directors, shareholders, agents, and employees are released and relieved of any personal liability under the Lease;

(ii) County shall look solely to the interests of Transferee set forth in (a) above, and

(iii) County shall not collect or attempt to collect any judgment out of any other assets, or from any general or limited partners or shareholders of Transferee.

13. **Transferee's Performance Obligations.** Subject to the limitations provided in Sections 11 and 12, if a Transferee acquires title to the Mortgage Premises, the Transferee shall perform and recognize all County improvement allowance provisions, all rent-free and rent rebate

provisions, and, subject to the terms of Section 5(f) above, all options and rights of offer, in addition to Lessor's other obligations under the Lease.

14. **Notice.** All notices required by this Agreement shall be given in writing and shall be deemed to have been duly given for all purposes when:

(a) deposited in the United States mail (by registered or certified mail, return receipt requested, postage prepaid); or

(b) deposited with a nationally recognized overnight delivery service such as Federal Express or Airborne.

Each notice must be directed to the party to receive it at its address stated below or at such other address as may be substituted by notice given as provided in this section.

The addresses are:

Lender: Symetra Life Insurance Company  
Mortgage Loan Department  
P.O. Box 84066  
Seattle, WA 98124-8466  
Attention: Nancy Cranford

Copy to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Attention: \_\_\_\_\_

County: Facilities Management  
Real Estate Division  
3450 14<sup>th</sup> Street, Suite 200  
Riverside, CA 92501  
Attention: Deputy Director of Real Estate

Copy to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Attention: \_\_\_\_\_

Copies of notices sent to the parties' attorneys or other parties are courtesy copies, and failure to provide such copies shall not affect the effectiveness of a notice given hereunder.

15. **Miscellaneous Provisions.**

15.1. This Agreement may not be modified orally; it may be modified only by an agreement in writing signed by the parties or their successors-in-interest. This Agreement shall inure to the benefit of and bind the parties and their successors and assignees.

15.2. The captions contained in this Agreement are for convenience only and in

no way limit or alter the terms and conditions of the Agreement.

15.3. This Agreement has been executed under and shall be construed, governed, and enforced, in accordance with the laws of the State of California except to the extent that California law is preempted by the U.S. federal law. The invalidity or unenforceability of one or more provisions of this Agreement does not affect the validity or enforceability of any other provisions.

15.4. This Agreement has been executed in duplicate. Lender and County agree that one (1) copy of the Agreement will be recorded.

15.5. This Agreement shall be the entire and only agreement concerning subordination of the Lease and the leasehold estate created by it, together with all rights and privileges of County under it, to the lien or charge of the Loan Documents and shall supersede and cancel, to the extent that it would affect priority between the Lease and the Loan Documents, any previous subordination agreements, including provisions, if any, contained in the Lease that provide for the subordination of the Lease and the leasehold estate created by it to a deed of trust or mortgage. This Agreement supersedes any inconsistent provision of the Lease.

15.6. This Agreement may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed to be an original and all of which copies, taken together, shall constitute but one and the same instrument. Signature and acknowledgment pages may be detached from the copies and attached to a single copy of this Agreement to physically form one original document, which may be recorded without an attached copy of the Lease.

15.7 If any legal action or proceeding is commenced to interpret or enforce the terms of this Agreement or obligations arising out of it, or to recover damages for the breach of the Agreement, the party prevailing in such action or proceeding shall be entitled to recover from the non-prevailing party or parties all reasonable attorneys' fees, costs, and expenses it has incurred.

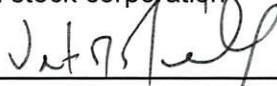
15.8. Word Usage. Unless the context clearly requires otherwise, (a) the plural and singular numbers will each be deemed to include the other; (b) the masculine, feminine, and neuter genders will each be deemed to include the others; (c) "shall," "will," "must," "agrees," and "covenants" are each mandatory; (d) "may" is permissive; (e) "or" is not exclusive; and (f) "includes" and "including" are not limiting.

*[remainder intentionally left blank; signature page follows]*

Executed on the date first above written.

**Lender:**

SYMETRA LIFE INSURANCE COMPANY,  
an Iowa stock corporation

By:   
Name: Vincent J. Reilly  
Title: Vice President

**County:**


COUNTY OF RIVERSIDE, a political subdivision  
of the State of California

By:   
Name: CHUCK WASHINGTON  
Title: CHAIR, BOARD OF SUPERVISORS

**ATTEST:**

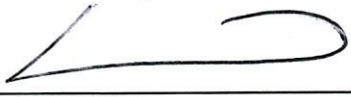
, Deputy  
Name: KIMBERLY A. RECTOR  
Title: Clerk to the Board

**APPROVED AS TO FORM:**  
MINH C. TRAN, County Counsel

By:   
Name: RYAN YABKO  
Title: Deputy County Counsel

**ACCEPTED AND AGREED TO BY LESSOR:**

JAMCO HOLDINGS CORP.,  
a California stock corporation

By:   
Name: Michelle Rubin  
Title: President

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

} §

On March 12, 2024, before me, Naomy Sicra, a COB Assistant, personally appeared Chuck Washington, Chair of the Board of Supervisors, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument; and that a copy of this paper, document or instrument has been delivered to the chairperson.

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

WITNESS my hand and official seal

Kimberly A. Rector  
Clerk of the Board of Supervisors

By: Naomy Li  
Deputy Clerk

(SEAL)

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

This record was acknowledged before me on February 15th, 2024 by Vincent J. Reilly as Vice President of SYMETRA LIFE INSURANCE COMPANY, an Iowa corporation.

(Stamp)



Jessica Bryan  
(Signature of Notary)

Jessica Bryan  
(Legibly Print or Stamp Name of Notary)

Notary Public  
(Title of Office)

My commission expires November 4th, 2026

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 Los Angeles )

On February 16, 2024, before me, Cynthia Paredes, Notary Public, personally appeared Michelle Rubin who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)





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 \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

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

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

WITNESS my hand and official seal.

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

## EXHIBIT A

### Legal Description of Mortgaged Premises

All that certain real property situated in the County of Riverside, State of California, described as follows:

#### PARCEL I:

Parcel "C" of that certain Certificate of Compliance for Lot Line Adjustment No. LL-P05-0379, in the City of Riverside, County of Riverside, State of California, recorded September 20, 2006 as Instrument No. 2006-0692886, of Official Records, more particularly described as follows:

Parcel 3 of Parcel Map 23178 as shown by map on file in Book 158 of Parcel Maps at Pages 20 through 22 thereof, Records of Riverside County, California.

EXCEPTING THEREFROM the Northerly 20.00 feet of said Parcel 3.

ALSO EXCEPTING THEREFROM that portion of said Parcel 3, lying Westerly of the following described line:

Commencing at the Northeast corner of Parcel 4 of said Parcel Map 23178; thence South 73°40'17" West, along the Northerly line of said Parcel 4, a distance of 433.50 feet to a point on a line parallel with and 286.50 feet Easterly, measured at right angles from the Westerly line of said Parcel 4, said point being the Point of Beginning of said line description; thence South 16°19'43" East along said parallel line, a distance of 578.46 feet to a point on the Southerly line of said Parcel 3, said point being the termination of said line description.

#### PARCEL II:

Reciprocal Easements for access and maintenance, as set forth in document entitled Declaration of Reciprocal Easements recorded June 12, 2006 AS Instrument Number 2006-0423092 of official records.

PROPERTY ADDRESS: 7894 Mission Grove Parkway South, Riverside, CA 92508

APN: 276-160-034

# RV535 DPSS Aerial



### Legend

- County Boundary
- City Boundaries
- County Centerline Names



0 94 188 Feet

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**\*IMPORTANT\*** Maps and data are to be used for reference purposes only. Map features are approximate, and are not necessarily accurate to surveying or engineering standards. The County of Riverside makes no warranty or guarantee as to the content (the source is often third party), accuracy, timeliness, or completeness of any data provided, and assumes no legal responsibility for the information contained on this map. Any use of this product with respect to accuracy and precision shall be the sole responsibility of the user.

### Notes

276-160-033  
Leased area shaded in blue  
SNDA  
District 1