

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



ITEM: 19.37
(ID # 25002)

MEETING DATE:

Tuesday, September 17, 2024

FROM : TREASURER-TAX COLLECTOR

SUBJECT: TREASURER-TAX COLLECTOR: Public Hearing on the Recommendation for Distribution of Excess Proceeds for Tax Sale No. 215-2, Item 1343. Last assessed to: Robert S. Lowe and Betty L. Lowe, husband and wife as joint tenants. District 4. [\$62,341-Fund 65595 Excess Proceeds from Tax Sale]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the claim from McCarthy and Holthus, LLP, Agent for PNC Bank, N.A., as servicer for U.S. Bank National Association as indenture trustee for Home Equity Mortgage Trust 2005-HFI for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 502024060;
2. Approve the claim from Delphi Law Group, LLP, Authorized Agent for Americana Gardens Homeowners Association for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 502024060;
3. Authorize and direct the Auditor-Controller to issue a warrant to McCarthy and Holthus, LLP, Agent for PNC Bank, N.A., as servicer for U.S. Bank National Association as indenture trustee for Home Equity Mortgage Trust 2005-HFI in the amount of \$14,167.14 and to Delphi Law Group, LLP, Authorized Agent for Americana Gardens Homeowners Association in the amount of \$48,173.90, 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; and
4. Authorize and direct the Treasurer-Tax Collector to transfer the unclaimed excess proceeds in the amount of \$56,146.61 to the County General Fund pursuant to Revenue and Taxation Code Section 4674.

ACTION:Policy


Matthew Jennings, Treasurer-Tax Collector 9/3/2024

MINUTES OF THE BOARD OF SUPERVISORS

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

Ayes: Jeffries, Washington, Perez and Gutierrez
Nays: None
Absent: Spiegel
Date: September 17, 2024
xc: Tax Collector

Kimberly A. Rector
Clerk of the Board

By: 
Deputy

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

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$ 62,341	\$ 0	\$ 62,341	\$ 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:	24/25

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 July 21, 2020 public auction sale. The deed conveying title to the purchasers at the auction was recorded September 11, 2020. Further, as required by Section 4676 of the California Revenue and Taxation Code, notice of the right to claim excess proceeds was given on September 23, 2020, 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.

Revenue and Taxation Code Section 4676 (b) states that the county shall make reasonable effort to obtain the name and last known mailing address of the parties of interest. Then, if the address of the party of interest cannot be obtained, the county shall publish notice of the right to claim excess proceeds in a newspaper of general circulation in the county as per Revenue and Taxation Code Section 4676 (c). The Treasurer-Tax Collector's office has made it a policy to take the following actions to locate the rightful party of the excess proceeds.

1. Examined Parties of Interest Reports to notify all parties of interest attached to the parcel.
2. Researched all last assessee's through the County's Property Tax System for any additional addresses.
3. Used Accurant (people finder) to notify any new addresses that may be listed for our last assessees.
4. Advertised in newspapers for three consecutive weeks in The Desert Sun, Palo Verde Valley Times, and The Press Enterprise referring any parties of interest to file a claim for the excess proceeds.
5. Sent out a certified mailing within 90 days as required by Revenue and Taxation Code Section 4676 (b).

According to Revenue and Taxation Code Section 4675 (a) Any party of interest in the property may file with the county a claim for the excess proceeds, in proportion to his or her interest held with others of equal priority in the property at the time of the sale, at any time prior to the

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

expiration of the one year following the recordation of the Tax Collector's Deed to the Purchaser, which was recorded on September 11, 2020.

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

1. Claim from McCarthy and Holthus, LLP, Agent for PNC Bank, N.A., as servicer for U.S. Bank National Association as indenture trustee for Home Equity Mortgage Trust 2005-HFI based on an Authorization for Agent to Collect notarized May 29, 2024 and a Corporate Assignment Deed of Trust recorded August 9, 2011 as Instrument No. 2011-0349201.
2. Claim from Delphi Law Group, LLP, Authorized Agent for Americana Gardens Homeowners Association based on an Authorization for Agent to Collect notarized April 30, 2024 and a Notice of Delinquent Assessment/Lien recorded December 10, 2014 as Instrument No. 2014-0470966.

Pursuant to Section 4675 of the California Revenue and Taxation Code, it is the recommendation of this office that McCarthy and Holthus, LLP, Agent for PNC Bank, N.A., as servicer for U.S. Bank National Association as indenture trustee for Home Equity Mortgage Trust 2005-HFI be awarded excess proceeds in the amount of \$14,167.14 and Delphi Law Group, LLP, Authorized Agent for Americana Gardens Homeowners Association be awarded excess proceeds in the amount of \$48,173.90. Since there are no other claimants, the unclaimed excess proceeds in the amount \$56,146.61 will be transferred to the County General Fund. Supporting documentation has been provided. The Tax Collector requests approval of the above recommended motion. Notice of this recommendation was sent to the claimants by certified mail.

Impact on Residents and Businesses

Excess proceeds will be released to lienholders of the property and transferred to the County General Fund.

ATTACHMENTS (if any, in this order):

ATTACHMENT A. Claim PNC

ATTACHMENT B. Claim AGHOA


Cesar Bernal, PRINCIPAL MGMT ANALYST 9/4/2024


Aaron Gettis, Chief of Deputy County Counsel 8/5/2024

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX-DEFAULTED PROPERTY

To: Jon Christensen, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

TC 215-2 ITEM 1343 Parcel Identification Number: 502024060

Assessee: LOWE, BETTY L & ROBERT S

Situs: 400 N SUNRISE WAY UNIT 260 PALM SPRINGS 92262

Date Sold: July 21, 2020

Date Deed to Purchaser Recorded: September 11, 2020

Final Date to Submit Claim: September 11, 2021

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$14,167.14 from the sale of the above mentioned real property. I/We were the [X] 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. 2011-0349201; recorded on 08/09/2011. 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.

Home Equity Credit Line Agreement and Disclosure Statement; Corporate Assignment of Deed of Trust;

PAY4, MSP Payoff Screen Prints

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 20 day of October, 2020 at Montgomery, Ohio County, State

Signature of Claimant (Jason D. Holstein)

Signature of Claimant

Jason D. Holstein Officer

Print Name PNC Bank, NA as Servicer

Print Name

Street Address 3232 Newmark Dr

Street Address

City, State, Zip Miamisburg OH 45342

City, State, Zip

Phone Number (937) 910-1964

Phone Number

Email Address jason.holstein@pnc.com

Email Address

RECEIVED 2020 OCT 27 AM 9:28 RIVERSIDE COUNTY TREAS-TAX COLLECTOR

ORIGINAL

AUTHORIZATION FOR AGENT TO COLLECT EXCESS PROCEEDS

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

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), I, the undersigned, do hereby make McCarthy Holthus my agent to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number 502024060 sold at public auction on July 21, 2020. I understand that I AM NOT SELLING MY RIGHT TO THE REFUND, but merely naming an agent for collection purposes for my convenience.

I also understand that the total of excess proceeds available for refund is \$ 14,167.14 and that I have a right to file a claim for this refund on my own, without the help of an agent. For valuable consideration received my agent is appointed to act on my behalf.

[Signature]
(Signature of Party of Interest)

Aimee D. Sumitra - Authorized Signer for PNC Bank, N.A.
(Name Printed)

6750 Miller Rd.
(Address)

STATE OF CALIFORNIA)
COUNTY OF Ohio) ss.
Cuyahoga

Brecksville, Ohio 44141
(City/State/Zip)

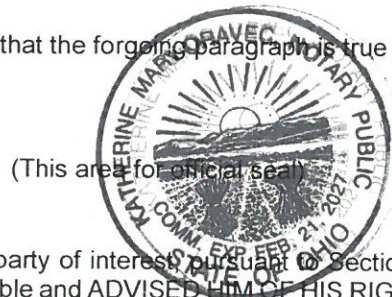
1-937-910-1200
(Area Code/Telephone Number)

On May 23, 2024, before me, Katherine Mary Oravec, personally appeared Aimee D. Sumitra, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

[Signature]
(Signature of Notary)



(This area for official seal)

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

[Signature]
(Signature of Agent)

Kristina Klam
(Name Printed)

2763 Camino del Rio S, Suite 100
(Address)

STATE OF CALIFORNIA)
COUNTY OF _____) ss.

San Diego, CA 92108
(City/State/Zip)

On _____, before me, the undersigned, a Notary Public in and for said State, 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.

WITNESS my hand and official seal.

(Signature of Notary)

(This area for official seal)

Date: 5/29/2024

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

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 SAN DIEGO)

On MAY 29 2024 before me, Maroun Elias Khafer

Date Here Insert Name and Title of the Officer

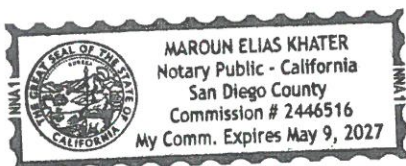
personally appeared KRISTINA KLAM

Name(s) of Signer(s)

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

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

WITNESS my hand and official seal.



Signature Maroun

Signature of Notary Public

Maroun Elias Khafer

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: AUTHORIZATION FOR AGENT TO COLLECT EXCESS PROCEEDS

Document Date: 05/29/2024 Number of Pages: 2

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

Corporate Officer — Title(s): _____

Partner — Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer Is Representing: _____

Signer's Name: _____

Corporate Officer — Title(s): _____

Partner — Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer Is Representing: _____

[RECORDING REQUESTED BY]
NATIONWIDE TITLE CLEARING
[AND WHEN RECORDED MAIL TO]
PNC Bank, NA
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683



Loan #: 690403317168

S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
						T:	CTY	UNI	062

CORPORATE ASSIGNMENT OF DEED OF TRUST

--- Contact PNC Consumer Services, 2730 Liberty Avenue, Pittsburgh, PA 15222, telephone 412-768-0418 for this instrument.

18
M

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PROVIDENT SAVINGS BANK, F.S.B., ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR), (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026) by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with the certain note(s) described therein, without recourse, representation or warranty, together with all right, title and interest secured thereby, all liens, and any rights due or to become due thereon to U.S. Bank National Association as indenture trustee for Home Equity Mortgage Trust 2005-HFI, WHOSE ADDRESS IS 60 Livingston Avenue, St. Paul, MN 55107, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Deed of Trust made by ROBERT SYLVESTER LOWE AND BETTY LOU LOWE and recorded on 04/18/2005 as Instrument # 2005-0300518 in Book , Page in the office of the RIVERSIDE County Recorder, California.

Property more commonly known as: 400 SUNRISE WAY, N. #260, PALM SPRINGS, CA 92262

Dated on 07/29/2011 (MM/DD/YYYY)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PROVIDENT SAVINGS BANK, F.S.B., ITS SUCCESSORS AND ASSIGNS

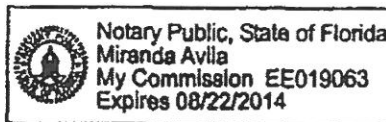
By: Kel
KIM GOELZ VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 07/29/2011 (MM/DD/YYYY), by KIM GOELZ as VICE PRESIDENT for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PROVIDENT SAVINGS BANK, F.S.B., ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Ma

MIRANDA AVILA EE019063
Notary Public - State of FLORIDA
Commission expires: 08/22/2014



Prepared By: E. Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNCMA 14432867 -- CREDITSUISSE CJ3196337 MIN 100045700887373256 MERS PHONE 1-888-679-MERS
FORM5\FRMCA1



7500843809

```
PAY3 7500843809    AS-OF 07/21/20 PAYOFF FEES AND PERDIEM    10/07/20  14:40:51
-----
----- TOTAL PER DIEM INTEREST  - ASSESS WAIVE ----- ADDITIONAL FEES -----
FROM              AMOUNT      N   N 1          .00
07/21/20          .00        N   N 2          .00
                  CALCULATED  N   N 3          .00
                  N           N   N 4          .00
                  N           N   N 5          .00
                  N           N   N 6          .00
                  N           N   N 7          .00
                  N           N   N 8          .00
                  N           N           .00 ACCUM LATE CHARGES
WAIVE N           .00    COST RECAP DUE  N           .00 ACCUM NSF CHARGES
                  N           N           .00 OTHER FEES DUE
-----
----- MEMO ITEMS -----
PAYMENT L/C       .00                TYP 13 ST CA CNTY 065    INV 75B 002
-----* ADDITIONAL MESSAGES *-----
--SPOC--
*** FC3LIT:  THIRD PARTY SUIT PENDING                ***
    3RDTAX:  3RD PARTY MONITOR TAX NOTICE
USES CONSUMER KPLO PMT LOGIC OPTIONS    ELOC ADVANCE STOP = W
REAFFIRMED DISCHARGED CH7 BANKRUPTCY    CH 7 BANKRUPTCY
-----
R/E SECURED ACCOUNT - NO R/E PAYO OPTION SET
```

PAY4 7500843809 AS-OF 07/21/20 PAYOFF CALCULATION TOTALS 10/07/20 14:41:32				
NAME BL LOWE		CONTACT NAME BETTY L LOWE		

PRINCIPAL BALANCE	13,871.85		----- INTEREST CHARGES -----	
INTEREST 07/21/20	295.29	CALC	INT FROM	AMOUNT
PRO RATA MIP/PMI	.00		09/15/14	295.29
ESCROW ADVANCE	.00		10/07/20	.00
ESCROW BALANCE	.00		10/08/20	.00
SUSPENSE BALANCE	.00		07/21/20	
HUD BALANCE	.00			
REPLACEMENT RESERVE	.00		PF13 FOR SEGMENT DETAIL	
RESTRICTED ESCROW	.00			
TOTAL-FEES	.00		PF8 FOR ADDITIONAL BALANCES	
ACCUM LATE CHARGES	.00			
ACCUM NSF CHARGES	.00			
OTHER FEES DUE	.00			
PENALTY INTEREST	.00			
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST	295.29
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF	14,167.14
RECOVERABLE BALANCE	.00			
			TOTAL PAGE 2	.00

RECORDING REQUESTED BY:
PNC Bank, National Association
2730 Liberty Avenue
Pittsburgh, PA 15222

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints PNC Bank, National Association ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (12) below; provided however, that (a) the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements, (b) all actions taken by Servicer pursuant to this Limited Power of Attorney must be in accordance with Federal, State and local laws and procedures, as applicable and (c) no power is granted hereunder to take any action that would be either adverse to the interests of or be in the name of U.S. Bank National Association in its individual capacity. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to **Schedule A** attached hereto.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an

obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.

3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, reconveyances, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements, short sale transactions and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed or other security instrument to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver any documentation with respect to the sale, maintenance, preservation, renovation, repair, demolition or other disposition, of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: permits, remediation plans or agreements, certifications, compliance certificates, health and safety certifications, listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

11. Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank National Association, as Trustee, under the applicable servicing agreements for the Trusts listed on Schedule A, attached.
12. To execute, record, file and/or deliver any and all documents of any kind for the purpose of fulfilling any servicing duties, including but not limited to those listed in subparagraphs (1) through (11), above, where Trustee's interest is designated, stated, characterized as or includes any reference to one or more of the following: "Indenture Trustee", "Owner Trustee", "Successor Trustee", "Successor in Interest", "Successor to" "Successor by Merger", "Trustee/Custodian", "Custodian/Trustee" or other similar designation.


Trustee also grants unto Servicer the full power and authority to correct ambiguities and errors in documents necessary to effect or undertake any of the items or powers set forth in items (1) to (12), above.

In addition to the indemnification provisions set forth in the applicable servicing agreements for the Trusts listed on Schedule A, attached, Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the misuse of this Limited Power of Attorney by the Servicer. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee for the Trusts listed on Schedule A.


Witness my hand and seal this 6th day of April, 2017.

NO CORPORATE SEAL

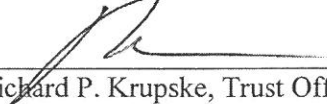
On Behalf of the Trusts, by
U.S. Bank National Association, as Trustee



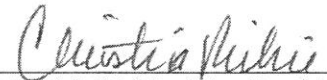
Witness: Jennifer A. Jones



Witness: Hanna Muluneh



Attest: Richard P. Krupske, Trust Officer

By: 

Christina M. Richie, Vice President

By: 

Toby L. Robillard, Vice President

CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

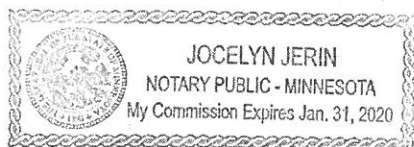
On this 6th day of April, 2017, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Christina M. Richie, Toby L. Robillard, Richard P. Krupske, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President, and Trust Officer, respectively of U.S. Bank National Association, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: _____

Jocelyn L. Jerin
Jocelyn L. Jerin

My commission expires: 1/31/2020



County of Riverside Treasurer - Tax Collector

Giovane Pizano
Assistant Treasurer
April 4, 2024



Melissa Johnson
Assistant Tax Collector

PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342

Re: PIN: 502024060
TC 215-2 Item 1343
Date of Sale: July, 21, 2020

To Whom It May Concern:

This office is in receipt of your claim for excess proceeds from the above-mentioned tax sale. The documentation you have provided is insufficient to establish your claim.

Please submit the necessary proof to establish your right to claim the excess proceeds. The document(s) listed below may assist the Treasurer-Tax Collector in making the determination.

- Copy of a trust/will
- Notarized Statement of different/misspelled
- Original Notarized Authorization for Agent (attached)
- Notarized Assignment of Right to Collect Excess Proceeds
- Certified Death Certificate for Gary S. Hahn
- Copy of Marriage Certificate for
- Original Note/Payment Book
- Notarized Updated Statement of Monies Owed (up to date of tax sale)**
- Articles of Incorporation (if applicable Statement by Domestic Stock)
- Court Order Appointing Administrator
- Deed (Quitclaim/Grant etc...)
- Other: Notarized

Please send in all original documents by **May 4, 2024** to: **Riverside County Treasurer-Tax Collector, Attn: Excess Proceeds, P.O. Box 12005, Riverside, CA 92502-2205.** If you should have any questions, please contact me at the number listed below.

Sincerely,

Megan Montellano

Accounting Technician I
Tax Sale Operations/Excess Proceeds
PH: (951) 955-3336/Fax: (951) 955-3337

4080 Lemon Street
WWW.CountyTreasurer.org

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature X</p> <p>B. Received by (Printed Name)</p> <p>D. Is delivery address different if YES, enter delivery address</p>
<p>1. Article Addressed to:</p> <p>PNC Bank, N.A. 3232 Newmark Drive Miamisburg, OH 45342</p>	<p>3. Service Type</p> <ul style="list-style-type: none"> <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Registered Mail Restricted Delivery (over \$500)
<p>2. Article Number (Transfer from service label)</p> <p>7022 3330 0000 1780 7425</p>	

McCarthy ♦ Holthus
A Limited Liability Partnership
A Multijurisdictional Law Firm
2763 Camino Del Rio South,
Suite 100, San Diego, CA 92108
Telephone (877) 369-6122
Facsimile (619) 717-8875
www.McCarthyHolthus.com
Email to all personnel:
First initial and last name@mccarthyholthus.com

April 29, 2024

RIVERSIDE COUNTY TREASURER – TAX COLLECTOR
ATTN: EXCESS PROCESSED
PO BOX 12005
RIVERSIDE, CA 92502-2205

RE: CLAIM FOR SURPLUS FUNDS

Trustor: BETTY LOWE
Property Address: 400 N SUNRISE WAY, #260
PALM SPRINGS, CA 92262
File No.: CA-24-989564-SF

Dear Sir or Madam:

This firm has been hired to represent PNC Bank, N.A. in the collection of surplus funds from the foreclosure sale of property located at 400 N SUNRISE WAY, #260, PALM SPRINGS, CA 92262. Please see the enclosed claim in the amount of \$14,167.14. I have included the related deed of trust, note, assignment, and payoff for your review per your request in the letter mailed to our client on 4/4/2024. Please let me know if anything else is needed to facilitate timely disbursement to our client. Please direct all future correspondence with PNC Bank, N.A. including the disbursement check made payable to the claimant to McCarthy & Holthus, LLP, Attn: Surplus Funds, 2763 Camino Del Rio South, Suite 100, San Diego, CA 92108. Thank you for your assistance.

Very truly yours,
McCarthy and Holthus, LLP



Qiana Hill,
Clerk - Surplus Funds Dept.

339997.12

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX-DEFAULTED PROPERTY

RECEIVED

To: Jon Christensen, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

2021 APR 26 PM 4:41

TC 215-2 ITEM 1343 Parcel Identification Number: 502024069

RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

Assessee: LOWE, BETTY L & ROBERT S

Situs: 400 N SUNRISE WAY UNIT 260 PALM SPRINGS 92262

Date Sold: July 21, 2020

Date Deed to Purchaser Recorded: September 11, 2020

Final Date to Submit Claim: September 11, 2021

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$ 48,173.90 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. 2014-0470966 ; recorded on DEC 10, 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.

- 1. Notice of Delinquent Assessment/Lien - DOC# 2014-0470966 recorded on December 10, 2014
- 2. Notice of Default & Election to Sell - DOC# 2016-0351281 recorded on August 17, 2016
- 3. Notice of Trustee's Sale - DOC# 2020-0281532 recorded on June 30, 2020
- 4. Itemized accounting through the date of sale (July 21, 2020)

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 22nd day of APRIL, 2021 at San Diego, California
County, State



Signature of Claimant

Signature of Claimant

James R. McCormick, Jr., Trustee, Attorney and Authorized Agent for Americana Gardens Homeowners Association

Print Name

Print Name

1901 Camino Vida Roble #100

Street Address

Street Address

Carlsbad, CA 92008

City, State, Zip

City, State, Zip

844-433-5744

Phone Number

Phone Number

jmcormick@delphillp.com

Email Address

Email Address

AUTHORIZATION FOR AGENT TO COLLECT EXCESS PROCEEDS

RECEIVED

2024 MAY 16 PM 11:02
RIVERSIDE COUNTY
TREASURER-TAX COLLECTOR

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

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), the undersigned, do hereby make Delphi Law Group my agent to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number 502024060 sold at public auction on July 21, 2020. I understand that I AM NOT SELLING MY RIGHT TO THE REFUND, but merely naming an agent for collection purposes for my convenience.

I also understand that the total of excess proceeds available for refund is \$ 118,487.65 and that I have a right to file a claim for this refund on my own, without the help of an agent. For valuable consideration received my agent is appointed to act on my behalf.

[Signature]
(Signature of Party of Interest)

KEVIN TODD - PRESIDENT
(Name Printed)

400 N. SUNRISE WAY #237
(Address)

PALM SPRINGS, CA 92262
(City/State/Zip)

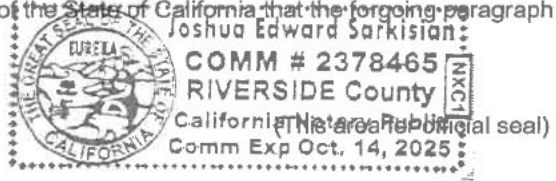
(760) 325-3074
(Area Code/Telephone Number)

STATE OF CALIFORNIA)ss.
COUNTY OF Riverside)

On April 29th 2024, before me, Joshua Edward Sarkisian ^{notary public}, personally appeared Kevin Todd, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.



[Signature]
(Signature of Notary)

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

[Signature]
(Signature of Agent)

Kate Evans
(Name Printed)

5868 Owens Ave, Ste. 200
(Address)

Carlsbad, CA 92008
(City/State/Zip)

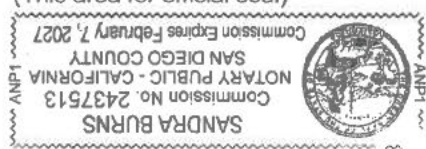
STATE OF CALIFORNIA)ss.
COUNTY OF San Diego)

On April 30, 2024, before me, the undersigned, a Notary Public in and for said State, personally appeared Kate Evans, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(This area for official seal)

[Signature]
(Signature of Notary)



RECORDING REQUESTED BY AND
 WHEN RECORDED MAIL TO:

PETERS & FREEDMAN, L.L.P.
 43100 Cook Street Suite 202
 Palm Desert, California 92211
 (760) 773-4463
 File # 2192.3



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
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									816
							T:	CTY:	UNI:

38.50

C
816

APN: 502-024-060

NOTICE OF DELINQUENT ASSESSMENT/LIEN

NOTICE IS HEREBY GIVEN that the Board of Directors of Americana Gardens Homeowners Association ("Association"), pursuant to the powers conferred upon it by that certain Declaration, as defined in the California Civil Code Section 4135, recorded in the Official Records, Riverside County Recorder, State of California, on February 15 2006, as File/Page No. 2006-0113691, and any amendments or restatements not referenced here, and California Civil Code Sections 5600 and 5650, levied assessments and other charges on that certain property located at 400 N. Sunrise Way, No. 260, Palm Springs, CA 92262, Legally Described as UNIT 260 CM 072/057 INT IN COMMON MB 30/21 & PM 3/16, the record owner of which is Robert S. Lowe and Betty L. Lowe.

1. The Association claims a lien imposed on the Property by this notice in the amount of \$2,682.74 (see, attached itemized statement) currently due and owing, PLUS ANY ADDITIONAL ASSESSMENTS AND COSTS ACCRUED AND OWING AFTER THE DATE OF RECORDATION TO THE DATE OF SATISFACTION HEREOF, which includes the following: (a) assessments, late charges, interest and of collection costs in the amount of \$2,382.74 currently due and owing as of December 9, 2014; and (b) attorneys' fees and costs in the amount of \$300.00 as of December 9, 2014.

2. The name and address of the trustee authorized by the Association to enforce the lien by sale is PETERS & FREEDMAN, L.L.P., 43100 Cook Street Suite 202, Palm Desert, California 92211. Peters & Freedman, L.L.P., is acting in the function as a debt collector, any information obtained will be used for that purpose.

DATED: 12/9/14

Americana Gardens Homeowners Association

BY: Christina Baine DeJardin
 Christina Baine DeJardin, as Trustee, Attorney, and Authorized Agent for Americana Gardens Homeowners Association.

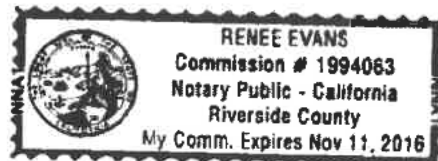
State of California
 County of Riverside

On Dec. 9, 2014 before me, Renee Evans, a Notary Public, personally appeared Christina Baine DeJardin, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity (ies), and that by her signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal

Signature Renee Evans (seal)



RE: Creditor Association: Americana Gardens Homeowners Association
 Property Owner(s): Robert S. Lowe and Betty L. Lowe
 Property Address: 400 N. Sunrise Way, No. 260, Palm Springs, CA 92262

Date	Description	Amount	Running Balance
11/19/2014	Balance Forward - Monthly Dues (1/1/2014 to 11/19/2014)	\$2,182.18	\$2,182.18
11/19/2014	Balance Forward - Late Fees (1/1/2014 to 11/19/2014)	\$158.72	\$2,340.90
11/19/2014	Balance Forward - Management Fees (1/1/2014 to 11/19/2014)	\$300.00	\$2,640.90
11/19/2014	Balance Forward - Management Processing Fees (1/1/2014 to 11/19/2014)	\$64.00	\$2,704.90
11/19/2014	Balance Forward - Payments from Homeowner Directly to HOA (1/1/2014 to 11/19/2014)	(\$800.00)	\$1,904.90
11/19/2014	Open File	\$75.00	\$1,979.90
11/19/2014	Order Current Grant Deed/Check Senior Status	\$20.00	\$1,999.90
11/19/2014	Review Grant Deed	\$78.00	\$2,077.90
11/19/2014	Bankruptcy Search	\$39.00	\$2,116.90
11/25/2014	Prepare Fair Debt Notice	\$25.00	\$2,141.90
11/25/2014	Postage	\$0.96	\$2,142.86
11/25/2014	Recording Fee - Lien	\$41.50	\$2,184.36
11/25/2014	Lien Prepared For Recording	\$300.00	\$2,484.36
12/01/2014	Monthly Assessment Dues	\$198.38	\$2,682.74
	Total Balance Due:	\$2,682.74	

Unofficial Copy



CLIENT #: 197 AMERICANA GARDENS HOA PHYS. ADDR: 400 N. SUNRISE WAY, #260 MOVEIN DATE: 15 Aug 2005
 UNIT #--: 260 ROBERT LOWE PALM SPRINGS, CA 92262 % INTEREST--:
 MAILING ADDRESS: 400 N. SUNRISE WAY, #260 LGL DESC--: HOME#:
 PALM SPRINGS, CA 92262 MORTGAGEE: WORK#:
 SERVICER--:

CURR BALANCE: 1,904.90 PMTS on HOLD: 0.00 PRIMARY CHRG: 198.38 FEE CHARGE: 0.00
 DATE SENT TO COLLECTIONS: 26 Mar 2014 UnDEP'd PMTS: 0.00 MISC CHRGS: 0.00 DEP CHARGE: 0.00

..DATE..	REF NO.	LAST NAME	SOURCE	AMOUNT	PREV BAL	..CURR BAL
11-19-14	249	LOWE	ATTORNEY PREP / TURNOVER FEE	125.00	1,779.90	1,904.90
10-20-14	248	LOWE	ADMIN. FEE LATE CHARGE	8.00	1,771.90	1,779.90
10-20-14	247	LOWE	LATE CHARGE	19.84	1,752.06	1,771.90
09-20-14	246	LOWE	ADMIN. FEE LATE CHARGE	8.00	1,744.06	1,752.06
09-20-14	245	LOWE	LATE CHARGE	19.84	1,724.22	1,744.06
08-20-14	244	LOWE	ADMIN. FEE LATE CHARGE	8.00	1,716.22	1,724.22
08-20-14	243	LOWE	LATE CHARGE	19.84	1,696.38	1,716.22
11-01-14	242	LOWE	ASSOCIATION DUES	198.38	1,498.00	1,696.38
10-01-14	241	LOWE	ASSOCIATION DUES	198.38	1,299.62	1,498.00
09-01-14	240	LOWE	ASSOCIATION DUES	198.38	1,101.24	1,299.62
08-01-14	239	LOWE	ASSOCIATION DUES	198.38	902.86	1,101.24
07-21-14	238	LOWE	ADMIN FEE / MONITORING PAYMENT PLAN	25.00	877.86	902.86
07-18-14	237	LOWE	PAYMENT, ██████████	400.00CR	1,277.86	877.86
07-01-14	236	LOWE	ASSOCIATION DUES	198.38	1,079.48	1,277.86
06-18-14	235	LOWE	ADMIN FEE / MONITORING PAYMENT PLAN	25.00	1,054.48	1,079.48
06-18-14	234	LOWE	PAYMENT, ██████████	200.00CR	1,254.48	1,054.48
06-18-14	233	LOWE	PAYMENT, ██████████	200.00CR	1,454.48	1,254.48
06-01-14	232	LOWE	ASSOCIATION DUES	198.38	1,256.10	1,454.48
05-15-14	231	LOWE	ADMIN. FEE LATE CHARGE	8.00	1,248.10	1,256.10
05-15-14	230	LOWE	LATE CHARGE	19.84	1,228.26	1,248.10
05-01-14	229	LOWE	ASSOCIATION DUES	198.38	1,029.88	1,228.26
04-20-14	228	LOWE	ADMIN. FEE LATE CHARGE	8.00	1,021.88	1,029.88
04-20-14	227	LOWE	LATE CHARGE	19.84	1,002.04	1,021.88
04-01-14	226	LOWE	ASSOCIATION DUES	198.38	803.66	1,002.04
03-26-14	225	LOWE	PAST DUE ACCT RECON./LATE LETTER	125.00	678.66	803.66
03-15-14	224	LOWE	ADMIN. FEE LATE CHARGE	8.00	670.66	678.66
03-15-14	223	LOWE	LATE CHARGE	19.84	650.82	670.66
03-01-14	222	LOWE	ASSOCIATION DUES	198.38	452.44	650.82
02-20-14	221	LOWE	ADMIN. FEE LATE CHARGE	8.00	444.44	452.44
02-20-14	220	LOWE	LATE CHARGE	19.84	424.60	444.44
01-15-14	219	LOWE	ADMIN. FEE LATE CHARGE	8.00	416.60	424.60
01-20-14	218	LOWE	LATE CHARGE	19.84	396.76	416.60
02-01-14	217	LOWE	ASSOCIATION DUES	198.38	198.38	396.76
01-01-14	216	LOWE	ASSOCIATION DUES	198.38	0.00	198.38
12-09-13	215	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00
12-01-13	214	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
11-06-13	213	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00
11-01-13	212	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
10-02-13	211	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00
10-01-13	210	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
09-03-13	209	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00
09-01-13	208	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
08-01-13	207	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
07-31-13	206	LOWE	PAYMENT, RMP ██████████	172.50CR	0.00	<172.50>
07-03-13	205	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00
07-01-13	204	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
06-06-13	203	LOWE	PAYMENT, RMP ██████████	172.50CR	172.50	0.00



06-01-13	202	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
05-02-13	201	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
05-01-13	200	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
04-02-13	199	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
04-01-13	198	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
03-04-13	197	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
03-01-13	196	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
02-01-13	195	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
01-31-13	194	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
01-15-13	193	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
01-01-13	192	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
12-04-12	191	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
12-01-12	190	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
11-02-12	189	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
11-01-12	188	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
10-02-12	187	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
10-01-12	186	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
09-01-12	185	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
08-28-12	184	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
08-08-12	183	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
08-01-12	182	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
07-01-12	181	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
06-29-12	180	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
06-01-12	179	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
05-31-12	178	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
05-02-12	177	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
05-01-12	176	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
04-01-12	175	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
03-30-12	174	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
03-02-12	173	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
03-01-12	172	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
02-01-12	171	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
01-31-12	170	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
01-01-12	169	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
12-28-11	168	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
12-05-11	167	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
12-01-11	166	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
11-08-11	165	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
11-01-11	164	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
10-01-11	163	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
09-29-11	162	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
09-01-11	161	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
09-01-11	160	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
08-01-11	159	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
08-01-11	158	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
07-01-11	157	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
06-30-11	156	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
06-03-11	155	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
06-01-11	154	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
05-03-11	153	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
05-01-11	152	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
04-01-11	151	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
03-29-11	150	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
03-03-11	149	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
03-01-11	148	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
02-02-11	147	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
02-01-11	146	LOWE	ASSOCIATION DUES	172.50	0.00	172.50



01-01-11	145	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
12-28-10	144	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
12-01-10	143	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
11-26-10	142	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
11-02-10	141	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
11-01-10	140	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
10-05-10	139	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
10-01-10	138	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
09-03-10	137	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
09-01-10	136	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
08-03-10	135	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
08-01-10	134	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
07-01-10	133	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
06-28-10	132	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
06-04-10	131	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
06-01-10	130	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
05-03-10	129	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
05-01-10	128	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
04-01-10	127	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
03-26-10	126	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
03-03-10	125	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
03-01-10	124	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
02-01-10	123	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
01-27-10	122	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
01-01-10	121	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
12-30-09	120	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
12-01-09	119	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
12-01-09	118	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
11-03-09	117	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
11-01-09	116	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
10-01-09	115	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00
09-28-09	114	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	0.00	<172.50>
09-01-09	113	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
09-01-09	112	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
08-03-09	111	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
08-01-09	110	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
07-02-09	109	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
07-01-09	108	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
06-03-09	107	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
06-01-09	106	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
05-05-09	105	LOWE	PAYMENT, RMP CK# [REDACTED]	172.50CR	172.50	0.00
05-01-09	104	LOWE	ASSOCIATION DUES	172.50	0.00	172.50
04-01-09	103	LOWE	ASSOCIATION DUES	172.50	<172.50>	0.00

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Creditor Association: Americana Gardens Homeowners Association
 Property Owner(s): Robert S. Lowe and Betty L. Lowe
 Property Address: 400 N. Sunrise Way, No. 260 Palm Springs, CA 92262
 Account Number: XXXXXXXXXX
 File Number: 5256.3

Account Balance as of July 21, 2020

11/19/2014	Balance Forward - Payments from Homeowner Directly to HOA (1/1/2014 to 11/19/2014)	(\$800.00)	(\$800.00)
11/19/2014	Balance Forward - Management Processing Fees (1/1/2014 to 11/19/2014)	\$64.00	(\$736.00)
11/19/2014	Balance Forward - Management Fees (1/1/2014 to 11/19/2014)	\$300.00	(\$436.00)
11/19/2014	Balance Forward - Late Fees (1/1/2014 to 11/19/2014)	\$158.72	(\$277.28)
11/19/2014	Balance Forward - Monthly Dues (1/1/2014 to 11/19/2014)	\$2,182.18	\$1,904.90
11/19/2014	Review Grant Deed	\$78.00	\$1,982.90
11/19/2014	Order Current Grant Deed/Check Senior Status	\$20.00	\$2,002.90
11/19/2014	Open File	\$75.00	\$2,077.90
11/25/2014	Lien Prepared For Recording	\$300.00	\$2,377.90
11/25/2014	Recording Fee - Lien	\$41.50	\$2,419.40
11/25/2014	Postage	\$0.96	\$2,420.36
11/25/2014	Prepare Fair Debt Notice	\$25.00	\$2,445.36
11/25/2014	Bankruptcy Search	\$39.00	\$2,484.36
11/26/2014	Release of Lien Recording Fee	\$26.50	\$2,510.86
12/01/2014	Monthly Assessment Dues	\$198.38	\$2,709.24
12/15/2014	Processing Fee - Mgmt Collection Monitoring Fee	\$8.00	\$2,717.24
12/15/2014	Late Fee	\$19.84	\$2,737.08
12/17/2014	Postage	\$10.05	\$2,747.13
12/17/2014	Notice of Lien Letter	\$50.00	\$2,797.13
12/31/2014	Interest Fee	\$25.19	\$2,822.32
01/01/2015	Monthly Assessment Dues	\$208.30	\$3,030.62
01/15/2015	Processing Fee - Mgmt Collection Monitoring Fee	\$8.00	\$3,038.62
01/15/2015	Late Fee	\$20.83	\$3,059.45
01/26/2015	Postage	\$0.96	\$3,060.41
01/26/2015	Pre NOD Demand	\$75.00	\$3,135.41
01/26/2015	Review and respond to correspondence from Management	\$28.00	\$3,163.41
01/26/2015	Processing Fee - Mgmt Collection Monitoring Fee (11/19/2014)	\$8.00	\$3,171.41
01/26/2015	Request Board Authorization to Initiate Foreclosure	\$50.00	\$3,221.41
01/27/2015	Adj Interest (12/31/2014)	(\$0.34)	\$3,221.07
01/27/2015	Adj Release of Lien Recording Fee (11/23/2014)	(\$26.50)	\$3,194.57
01/31/2015	Interest Fee	\$27.95	\$3,222.52
02/01/2015	Monthly Assessment Dues	\$208.30	\$3,430.82
02/15/2015	Processing Fee - Mgmt Collection Monitoring Fee	\$8.00	\$3,438.82
02/15/2015	Late Fee	\$20.83	\$3,459.65
02/28/2015	Interest Fee	\$32.23	\$3,491.88
03/02/2015	Monthly Assessment Dues	\$208.30	\$3,700.18
03/15/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$8.00	\$3,708.18
03/15/2015	Late Fee	\$20.83	\$3,729.01
03/31/2015	Interest Fee	\$34.92	\$3,763.93
04/01/2015	Monthly Assessment Dues	\$208.30	\$3,972.23
04/08/2015	Review Senior Foreclosure Docs	\$28.00	\$4,000.23
04/08/2015	Order Senior Status	\$20.00	\$4,020.23
04/09/2015	Prepare Correspondence; Review Correspondence	\$42.00	\$4,062.23
04/15/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$8.00	\$4,070.23
04/15/2015	Late Fee	\$20.83	\$4,091.06
04/30/2015	Interest Fee	\$37.64	\$4,128.70
05/01/2015	Monthly Assessment Dues	\$208.30	\$4,337.00
05/15/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$4,347.00
05/15/2015	Late Fee	\$20.83	\$4,367.83
05/20/2015	Prepare Correspondence	\$28.00	\$4,395.83
05/31/2015	Interest Fee	\$41.29	\$4,437.12
06/01/2015	Monthly Assessment Dues	\$208.30	\$4,645.42
06/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$4,655.42
06/16/2015	Late Fee	\$20.83	\$4,676.25
06/23/2015	Review and Respond to Correspondence	\$56.00	\$4,732.25
06/23/2015	Review and Respond to Correspondence	\$28.00	\$4,760.25
06/30/2015	Interest Fee	\$44.37	\$4,804.62

06/30/2015	Review and Respond to Correspondence	\$28.00	\$4,832.62
07/01/2015	Monthly Assessment Dues	\$208.30	\$5,040.92
07/01/2015	Order Locate and Asset report	\$300.00	\$5,340.92
07/10/2015	Prepare Correspondence	\$28.00	\$5,368.92
07/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$5,378.92
07/16/2015	Late Fee	\$20.83	\$5,399.75
07/30/2015	Interest Fee	\$48.33	\$5,448.08
08/01/2015	Monthly Assessment Dues	\$208.30	\$5,656.38
08/07/2015	Review Senior Foreclosure Docs	\$28.00	\$5,684.38
08/07/2015	Order Senior	\$20.00	\$5,704.38
08/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$5,714.38
08/16/2015	Late Fee	\$20.83	\$5,735.21
08/31/2015	Interest Fee	\$54.48	\$5,789.69
09/01/2015	Monthly Assessment Dues	\$208.30	\$5,997.99
09/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$6,007.99
09/16/2015	Late Fee	\$20.83	\$6,028.82
09/30/2015	Interest Fee	\$57.90	\$6,086.72
10/01/2015	Monthly Assessment Dues	\$208.30	\$6,295.02
10/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$6,305.02
10/16/2015	Late Fee	\$20.83	\$6,325.85
10/31/2015	Interest Fee	\$60.87	\$6,386.72
11/01/2015	Monthly Assessment Dues	\$208.30	\$6,595.02
11/16/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$6,605.02
11/16/2015	Late Fee	\$20.83	\$6,625.85
11/23/2015	Review Senior Foreclosure Docs	\$28.00	\$6,653.85
11/23/2015	Order Senior Status	\$20.00	\$6,673.85
11/30/2015	Interest Fee	\$63.87	\$6,737.72
11/30/2015	Prepare Correspondence	\$28.00	\$6,765.72
12/01/2015	Monthly Assessment Dues	\$208.30	\$6,974.02
12/17/2015	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$6,984.02
12/17/2015	Late Fee	\$20.83	\$7,004.85
12/31/2015	Interest Fee	\$67.66	\$7,072.51
01/04/2016	Monthly Assessment Dues	\$229.13	\$7,301.64
01/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$7,311.64
01/16/2016	Late Fee	\$22.91	\$7,334.55
01/31/2016	Interest Fee	\$70.73	\$7,405.28
02/01/2016	Monthly Assessment Dues	\$229.13	\$7,634.41
02/11/2016	Review Senior Foreclosure Docs	\$28.00	\$7,662.41
02/11/2016	Order Senior Status	\$20.00	\$7,682.41
02/12/2016	Prepare Correspondence	\$28.00	\$7,710.41
02/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$7,720.41
02/16/2016	Late Fee	\$22.91	\$7,743.32
02/29/2016	Interest Fee	\$74.05	\$7,817.37
03/01/2016	Monthly Assessment Dues	\$229.13	\$8,046.50
03/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$8,056.50
03/16/2016	Late Fee	\$22.91	\$8,079.41
03/18/2016	Prepare Correspondence	\$28.00	\$8,107.41
03/31/2016	Interest Fee	\$78.17	\$8,185.58
04/01/2016	Monthly Assessment Dues	\$229.13	\$8,414.71
04/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$8,424.71
04/16/2016	Late Fee	\$22.91	\$8,447.62
04/30/2016	Interest Fee	\$81.86	\$8,529.48
05/01/2016	Monthly Assessment Dues	\$229.13	\$8,758.61
05/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$8,768.61
05/16/2016	Late Fee	\$22.91	\$8,791.52
05/31/2016	Interest Fee	\$85.29	\$8,876.81
06/01/2016	Monthly Assessment Dues	\$229.13	\$9,105.94
06/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$9,115.94
06/16/2016	Late Fee	\$22.91	\$9,138.85
06/17/2016	Order Senior Status	\$20.00	\$9,158.85
06/20/2016	Review Senior Foreclosure Documents	\$28.00	\$9,186.85
06/20/2016	Prepare Correspondence	\$28.00	\$9,214.85
06/22/2016	Review Correspondence; Prepare Correspondence	\$42.00	\$9,256.85
06/22/2016	Order Title Report	\$125.00	\$9,381.85
06/30/2016	NOD Recording Fee	\$34.50	\$9,416.35
06/30/2016	NOD Prepared for Recording	\$240.00	\$9,656.35
06/30/2016	Research Bankruptcy	\$28.00	\$9,684.35

06/30/2016	Research and Review Public Records	\$28.00	\$9,712.35
06/30/2016	Interest Fee	\$88.87	\$9,801.22
06/30/2016	Review Title Report	\$42.00	\$9,843.22
07/01/2016	Online Research Fee	\$4.30	\$9,847.52
07/01/2016	Monthly Assessment Dues	\$229.13	\$10,076.65
07/16/2016	Processing Fee - Mgmt Collection Monitoring Cost	\$10.00	\$10,086.65
07/16/2016	Late Fee	\$22.91	\$10,109.56
07/28/2016	Postage	\$19.90	\$10,129.46
07/28/2016	Postage	\$4.08	\$10,133.54
07/28/2016	NOD Declaration Mailing	\$60.00	\$10,193.54
07/31/2016	Interest Fee	\$98.43	\$10,291.97
08/01/2016	Monthly Assessment Dues	\$229.13	\$10,521.10
08/11/2016	Bankruptcy Search	\$39.00	\$10,560.10
08/16/2016	Late Fee	\$22.91	\$10,583.01
08/16/2016	Review and respond to correspondence reagrding NOD	\$39.00	\$10,622.01
08/23/2016	Prepare Request for Service of NOD	\$30.00	\$10,652.01
08/26/2016	Review correspondence from Community Manager regarding special assessments	\$28.00	\$10,680.01
08/31/2016	Interest Fee	\$102.92	\$10,782.93
08/31/2016	Special Assessment	\$4,463.24	\$15,246.17
09/01/2016	Monthly Assessment Dues	\$229.13	\$15,475.30
09/14/2016	Velocity Service fee	\$59.50	\$15,534.80
09/14/2016	Velocity Service fee	\$35.00	\$15,569.80
09/16/2016	Late Fee	\$22.91	\$15,592.71
09/30/2016	Interest Fee	\$152.46	\$15,745.17
10/01/2016	Monthly Assessment Dues	\$229.13	\$15,974.30
10/16/2016	Late Fee	\$22.91	\$15,997.21
10/31/2016	Interest Fee	\$157.45	\$16,154.66
11/01/2016	Monthly Assessment Dues	\$229.13	\$16,383.79
11/07/2016	Prepare correspondence to Community Manager regarding service	\$28.00	\$16,411.79
11/07/2016	Review report regarding status of personal service of NOD	\$28.00	\$16,439.79
11/11/2016	Order/Purchase/Review Location and Asset Search (2 owners)	\$300.00	\$16,739.79
11/11/2016	Review correspondence from Community Manager regarding serviced of NOD	\$28.00	\$16,767.79
11/16/2016	Late Fee	\$22.91	\$16,790.70
11/30/2016	Interest Fee	\$161.55	\$16,952.25
11/30/2016	On-line Research	\$8.86	\$16,961.11
12/01/2016	Monthly Assessment Dues	\$229.13	\$17,190.24
12/16/2016	Late Fee	\$22.91	\$17,213.15
12/31/2016	Interest Fee	\$169.61	\$17,382.76
01/01/2017	Monthly Assessments Dues	\$229.13	\$17,611.89
01/16/2017	Late Fee	\$22.91	\$17,634.80
01/31/2017	Interest Fee	\$173.83	\$17,808.63
02/01/2017	Monthly Assessment Dues	\$229.13	\$18,037.76
02/16/2017	Late Fee	\$22.91	\$18,060.67
02/28/2017	Interest Fee	\$178.09	\$18,238.76
03/01/2017	Monthly Assessment Dues	\$229.13	\$18,467.89
03/08/2017	Review and respond to correspondence from Management	\$28.00	\$18,495.89
03/08/2017	Review Senior Status	\$28.00	\$18,523.89
03/08/2017	Order Senior Status	\$20.00	\$18,543.89
03/16/2017	Late Fee	\$22.91	\$18,566.80
03/31/2017	Interest Fee	\$182.39	\$18,749.19
04/01/2017	Monthly Assessments Dues	\$229.13	\$18,978.32
04/16/2017	Late Fee	\$22.91	\$19,001.23
04/30/2017	Interest Fee	\$187.49	\$19,188.72
05/01/2017	Monthly Assessment Dues	\$229.13	\$19,417.85
05/16/2017	Late Fee	\$22.91	\$19,440.76
05/31/2017	Interest Fee	\$191.88	\$19,632.64
06/01/2017	Monthly Assessment Dues	\$229.13	\$19,861.77
06/16/2017	Late Fee	\$22.91	\$19,884.68
06/20/2017	Review Senior Foreclosure Docs	\$28.00	\$19,912.68
06/20/2017	Order Senior Staus	\$20.00	\$19,932.68
06/30/2017	Interest Fee	\$196.32	\$20,129.00
07/01/2017	Monthly Assessment Dues	\$229.13	\$20,358.13
07/20/2017	Late Fee	\$22.91	\$20,381.04
07/31/2017	Interest Fee	\$201.29	\$20,582.33
08/01/2017	Review senior status	\$28.00	\$20,610.33
08/01/2017	Monthly Assessment Dues	\$229.13	\$20,839.46
08/01/2017	Order Senior Status	\$20.00	\$20,859.46

08/20/2017	Late Fee	\$22.91	\$20,882.37
08/31/2017	Interest Fee	\$206.32	\$21,088.69
09/01/2017	Monthly Assessment Dues	\$229.13	\$21,317.82
09/05/2017	Postage Fee	\$14.88	\$21,332.70
09/05/2017	Review file; Research; Prepare NOD for service by mail	\$112.00	\$21,444.70
09/08/2017	Request Board Authorization to Foreclose or File Lawsuit	\$130.00	\$21,574.70
09/08/2017	7/7/2017 Photocopies	\$6.40	\$21,581.10
09/20/2017	Late Fee	\$22.91	\$21,604.01
10/01/2017	Monthly Assessment Dues	\$229.13	\$21,833.14
10/20/2017	Late Fee	\$22.91	\$21,856.05
10/23/2017	Review file re out of state service	\$42.00	\$21,898.05
10/24/2017	Review and respond to correspondence	\$28.00	\$21,926.05
10/24/2017	Postage	\$13.12	\$21,939.17
11/01/2017	Monthly Assessment Dues	\$229.13	\$22,168.30
11/02/2017	Statute of Limitations Letter	\$56.00	\$22,224.30
11/02/2017	Review service of NOD	\$28.00	\$22,252.30
11/09/2017	Review file re service issues	\$28.00	\$22,280.30
11/09/2017	Prepare request for service	\$30.00	\$22,310.30
11/09/2017	Online research regarding addresses	\$39.00	\$22,349.30
11/09/2017	Review service by mail	\$39.00	\$22,388.30
11/09/2017	Attorney Service Fee - Invoice #1468	\$45.00	\$22,433.30
11/14/2017	Postage	\$0.46	\$22,433.76
11/16/2017	Review ownership and service of NOD	\$42.00	\$22,475.76
11/16/2017	Prepare request for service	\$30.00	\$22,505.76
11/20/2017	Late Fee	\$22.91	\$22,528.67
11/22/2017	Attorney Service Fee - Invoice #S110099P1J-01	\$175.75	\$22,704.42
11/22/2017	Attorney Service Fee - Invoice #S110099P2J-01	\$25.00	\$22,729.42
11/27/2017	Review report re service	\$64.00	\$22,793.42
11/28/2017	Review and respond to correspondence	\$64.00	\$22,857.42
11/28/2017	Postage and Printing	\$14.46	\$22,871.88
12/01/2017	Monthly Assessment Dues	\$229.13	\$23,101.01
12/20/2017	Late Fee	\$22.91	\$23,123.92
01/01/2018	Monthly Assessment Dues	\$252.04	\$23,375.96
01/08/2018	Correspondence to Board - SOL	\$56.00	\$23,431.96
01/20/2018	Late Fee	\$25.20	\$23,457.16
02/01/2018	Monthly Assessment Dues	\$252.04	\$23,709.20
02/20/2018	Late Fee	\$25.20	\$23,734.40
03/01/2018	Monthly Assessment Dues	\$252.04	\$23,986.44
03/20/2018	Late Fee	\$25.20	\$24,011.64
04/01/2018	Monthly Assessment Dues	\$252.04	\$24,263.68
04/20/2018	Late Fee	\$25.20	\$24,288.88
05/01/2018	Monthly Assessment Dues	\$252.04	\$24,540.92
05/20/2018	Late Fee	\$25.20	\$24,566.12
06/01/2018	Monthly Assessment Dues	\$252.04	\$24,818.16
06/20/2018	Late Fee	\$25.20	\$24,843.36
07/01/2018	Monthly Assessment Dues	\$252.04	\$25,095.40
07/20/2018	Late Fee	\$25.20	\$25,120.60
08/01/2018	Monthly Assessment Dues	\$252.04	\$25,372.64
08/20/2018	Late Fee	\$25.20	\$25,397.84
09/01/2018	Monthly Assessment Dues	\$252.04	\$25,649.88
09/20/2018	Late Fee	\$25.20	\$25,675.08
10/01/2018	Monthly Assessment Dues	\$252.04	\$25,927.12
10/20/2018	Late Fee	\$25.20	\$25,952.32
11/01/2018	Monthly Assessment Dues	\$252.04	\$26,204.36
11/19/2018	Order Senior Status	\$20.00	\$26,224.36
11/20/2018	Late Fee	\$25.20	\$26,249.56
11/20/2018	Bankruptcy Search	\$39.00	\$26,288.56
11/20/2018	Review senior foreclosure documents	\$39.00	\$26,327.56
12/01/2018	Monthly Assessment Dues	\$252.04	\$26,579.60
12/04/2018	Order senior status	\$20.00	\$26,599.60
12/05/2018	Review senior foreclosure documents	\$28.00	\$26,627.60
12/06/2018	Review file history and documents; Online research	\$70.00	\$26,697.60
12/10/2018	Prepare correspondence	\$28.00	\$26,725.60
12/20/2018	Late Fee	\$25.20	\$26,750.80
01/01/2019	Monthly Assessment Dues	\$277.00	\$27,027.80
01/20/2019	Late Fee	\$27.70	\$27,055.50
02/01/2019	Monthly Assessment Dues	\$277.00	\$27,332.50

02/20/2019	Late Fee	\$27.70	\$27,360.20
03/01/2019	Monthly Assessment Dues	\$277.00	\$27,637.20
03/20/2019	Late Fee	\$27.70	\$27,664.90
04/01/2019	Monthly Assessment Dues	\$277.00	\$27,941.90
04/01/2019	Purchase Senior Foreclosure Documents	\$15.00	\$27,956.90
04/11/2019	Review file re petition to serve by publication	\$64.00	\$28,020.90
04/11/2019	Review senior foreclosure documents	\$35.00	\$28,055.90
04/15/2019	Review and respond to correspondence	\$64.00	\$28,119.90
04/18/2019	Review file; Prepare request for authorization to publish	\$70.00	\$28,189.90
04/19/2019	Telephone conference with Board President	\$35.00	\$28,224.90
04/20/2019	Late Fee	\$27.70	\$28,252.60
05/01/2019	Monthly Assessment Dues	\$277.00	\$28,529.60
05/14/2019	Prepare correspondence	\$39.00	\$28,568.60
05/16/2019	Review and respond to correspondence	\$39.00	\$28,607.60
05/20/2019	Late Fee	\$27.70	\$28,635.30
05/23/2019	Review file and exhibits for petition; Draft petition; Review statutory requirements	\$784.00	\$29,419.30
05/23/2019	Review senior foreclosure documents	\$39.00	\$29,458.30
05/23/2019	Purchase Senior Foreclosure Documents	\$15.00	\$29,473.30
05/24/2019	Review file re due diligence for petition	\$122.50	\$29,595.80
05/28/2019	Review BK docket re potential address; Review online research re location; Research probate	\$156.00	\$29,751.80
05/28/2019	Prepare correspondence	\$58.50	\$29,810.30
05/28/2019	Prepare request for death certificate	\$39.00	\$29,849.30
05/28/2019	Postage and Mailing	\$7.10	\$29,856.40
05/29/2019	Review file and timeline; Review and finalize draft of petition to request publication	\$490.00	\$30,346.40
06/01/2019	Monthly Assessment Dues	\$277.00	\$30,623.40
06/13/2019	Review and edit additions to petition	\$122.50	\$30,745.90
06/20/2019	Late Fee	\$27.70	\$30,773.60
07/01/2019	Monthly Assessment Dues	\$277.00	\$31,050.60
07/09/2019	Continue draft for petition to publish; Prepare exhibits	\$367.50	\$31,418.10
07/10/2019	Finalize exhibits to Petition to publish; Research re procedural requirements	\$245.00	\$31,663.10
07/12/2019	Review and revise draft Petition for publication	\$416.00	\$32,079.10
07/12/2019	Review File; Research; Review Petition ; Revise Exhibits	\$245.00	\$32,324.10
07/15/2019	Revise Petition	\$576.00	\$32,900.10
07/15/2019	Research; Review and Revise Petition	\$128.00	\$33,028.10
07/16/2019	Filing Fee	\$450.00	\$33,478.10
07/17/2019	Advanced Attorney Service Fee to File Petition	\$64.95	\$33,543.05
07/20/2019	Late Fee	\$27.70	\$33,570.75
08/01/2019	Monthly Assessment Dues	\$277.00	\$33,847.75
08/20/2019	Late Fee	\$27.70	\$33,875.45
08/28/2019	Review File; Research; Draft Ex Parte Application; Prepare Exhibits	\$661.50	\$34,536.95
08/29/2019	Research; Continue Draft of Ex Parte Application	\$563.50	\$35,100.45
09/01/2019	Monthly Assessment Dues	\$277.00	\$35,377.45
09/16/2019	Late Fee	\$27.70	\$35,405.15
09/24/2019	Review and Revise Ex Parte Application	\$160.00	\$35,565.15
10/01/2019	Monthly Assessment Dues	\$277.00	\$35,842.15
10/02/2019	Schedule and Calendar Ex Parte Application for Order to Publish NOD	\$39.00	\$35,881.15
10/02/2019	Filing Fee - Civil Motion	\$90.00	\$35,971.15
10/07/2019	Telephone Conference	\$64.00	\$36,035.15
10/07/2019	Rev & Revise Ex Parte App, Dec. and Memorandum of Points and Authorities; Prepare Exhibits	\$253.50	\$36,288.65
10/08/2019	Finalize and Transmit Ex Parte Appl, Declaration and Memorandum of Points and Authorities	\$78.00	\$36,366.65
10/08/2019	Postage and Mailing	\$57.60	\$36,424.25
10/08/2019	Electronic Filing Fee	\$1.85	\$36,426.10
10/16/2019	Late Fee	\$27.70	\$36,453.80
10/17/2019	Electronic Filing Fee	\$1.85	\$36,455.65
10/18/2019	Review Correspondence	\$39.00	\$36,494.65
10/18/2019	Review Correspondence; Attend Ex Parte Hearing	\$390.00	\$36,884.65
10/21/2019	Prepare Correspondence	\$39.00	\$36,923.65
10/23/2019	Telephone Conference	\$39.00	\$36,962.65
10/23/2019	Review Correspondence	\$64.00	\$37,026.65
10/24/2019	Review and Revise Correspondence	\$58.50	\$37,085.15
10/30/2019	Review Correspondence; Review File	\$88.50	\$37,173.65
11/01/2019	Monthly Assessment Dues	\$277.00	\$37,450.65
11/11/2019	Review File; Review Governing Documents; Draft Analysis; Research	\$295.00	\$37,745.65
11/11/2019	Review Governing Documents; Prepare Correspondence	\$96.00	\$37,841.65
11/12/2019	Prepare Correspondence	\$88.50	\$37,930.15
11/12/2019	Prepare Correspondence	\$39.00	\$37,969.15
11/12/2019	Review, Revise and Transmit Order to Publish NOD	\$58.50	\$38,027.65

11/16/2019	Late Fee	\$27.70	\$38,055.35
11/22/2019	Review Correspondence	\$88.50	\$38,143.85
11/25/2019	Review Correspondence	\$88.50	\$38,232.35
11/25/2019	Prepare Correspondence; Telephone Conference	\$39.00	\$38,271.35
11/25/2019	Publication of NOD	\$3,900.00	\$42,171.35
12/01/2019	Monthly Assessment Dues	\$277.00	\$42,448.35
12/16/2019	Late Fee	\$27.70	\$42,476.05
01/01/2020	Monthly Assessment Dues	\$287.00	\$42,763.05
01/07/2020	Transmit Affidavit of Publication	\$39.00	\$42,802.05
01/09/2020	Advanced Attorney Service Filing Fee	\$89.95	\$42,892.00
01/16/2020	Review and Respond to Correspondence	\$39.00	\$42,931.00
01/16/2020	Late Fee	\$28.70	\$42,959.70
02/01/2020	Monthly Assessment Dues	\$287.00	\$43,246.70
02/16/2020	Late Fee	\$28.70	\$43,275.40
02/19/2020	Attorney Review; Review Correspondence	\$147.50	\$43,422.90
02/21/2020	Attorney Review and Finalize Correspondence	\$59.00	\$43,481.90
03/01/2020	Monthly Assessment Dues	\$287.00	\$43,768.90
03/03/2020	Purchase Title Report	\$125.00	\$43,893.90
03/09/2020	Board Foreclosure Letter	\$130.00	\$44,023.90
03/09/2020	Attorney Review Tax NOS; Revise Correspondence	\$64.00	\$44,087.90
03/16/2020	Late Fee	\$28.70	\$44,116.60
03/26/2020	Telephone Conference; Review and Respond to Correspondence	\$42.00	\$44,158.60
03/26/2020	Attorney Telephone Conference; Revise Correspondence	\$128.00	\$44,286.60
03/30/2020	Attorney Prepare for and Attend Meeting	\$160.00	\$44,446.60
04/01/2020	Monthly Assessment Dues	\$287.00	\$44,733.60
04/03/2020	Review Tax Sale Status	\$28.00	\$44,761.60
04/10/2020	Review Tax Sale Status	\$28.00	\$44,789.60
04/16/2020	Late Fee	\$28.70	\$44,818.30
04/17/2020	Review Tax Sale Status	\$28.00	\$44,846.30
04/20/2020	Prepare Correspondence	\$40.00	\$44,886.30
04/21/2020	Attorney Review and Respond to Correspondence (4/20/2020)	\$64.00	\$44,950.30
04/30/2020	Telephone Conference; Prepare Correspondence	\$42.00	\$44,992.30
05/01/2020	Monthly Assessment Dues	\$287.00	\$45,279.30
05/11/2020	Prepare Correspondence	\$28.00	\$45,307.30
05/12/2020	Attorney Prepare Correspondence; Review Correspondence	\$128.00	\$45,435.30
05/12/2020	Prepare Notice of Decision to Foreclose	\$70.00	\$45,505.30
05/12/2020	Prepare Request to Publish NDF	\$40.00	\$45,545.30
05/14/2020	Publication of NDF	\$234.00	\$45,779.30
05/15/2020	Attorney Telephone Conference	\$64.00	\$45,843.30
05/16/2020	Late Fee	\$28.70	\$45,872.00
05/16/2020	Attorney Review Correspondence; Review and Respond to Correspondence	\$96.00	\$45,968.00
05/18/2020	Purchase Senior Foreclosure Documents	\$20.00	\$45,988.00
05/19/2020	Attorney Review Multiple Correspondence; Prepare Correspondence	\$96.00	\$46,084.00
05/20/2020	Review Senior Foreclosure Documents	\$28.00	\$46,112.00
05/20/2020	Attorney Review Correspondence; Prepare Correspondence	\$64.00	\$46,176.00
06/01/2020	Monthly Assessment Dues	\$287.00	\$46,463.00
06/03/2020	Attorney Review Correspondence; Review Publication	\$64.00	\$46,527.00
06/03/2020	Attorney Review File; Review and Respond to Correspondence	\$96.00	\$46,623.00
06/04/2020	Bankruptcy Search	\$28.00	\$46,651.00
06/05/2020	Prepare Notice of Sale	\$145.00	\$46,796.00
06/06/2020	Attorney Review Correspondence (6/4/2020)	\$59.00	\$46,855.00
06/06/2020	Purchase Updated Title Report (6/4/2020)	\$35.00	\$46,890.00
06/08/2020	Attorney Review; Prepare for and Attend Meeting	\$320.00	\$47,210.00
06/10/2020	Attorney Review Notice of Tax Sale; Tele Conference; Review and Respond to Correspondence	\$64.00	\$47,274.00
06/16/2020	Late Fee	\$28.70	\$47,302.70
06/19/2020	Attorney Telephone Conference	\$64.00	\$47,366.70
06/22/2020	Attorney Review and Respond to Corr to Manager; Prepare Corr to Board; Tele Conference	\$160.00	\$47,526.70
06/25/2020	Attorney Telephone Conference; Review and Respond to Correspondence	\$128.00	\$47,654.70
07/01/2020	Monthly Assessment Dues	\$287.00	\$47,941.70
07/10/2020	Prepare Correspondence	\$58.50	\$48,000.20
07/13/2020	Attorney Review Correspondence; Review and Respond to Correspondence from Management	\$64.00	\$48,064.20
07/16/2020	Late Fee	\$28.70	\$48,092.90
07/16/2020	Transmit Correspondence	\$39.00	\$48,131.90
07/17/2020	Telephone Conference; Prepare Correspondence	\$42.00	\$48,173.90

FORECLOSED JULY 21, 2020

Total Balance Due:

\$48,173.90

Giovane Pizano
Assistant Treasurer



Melissa Johnson
Assistant Tax Collector

March 21, 2024

Final Notice

Americana Gardens Homeowners Association
c/o James R. McCormick
5868 Owens Ave, Suite 200
Carlsbad, CA 92008

Re: PIN: 502024060
TC 215-2 Item 1343
Date of Sale: July 21, 2020

To Whom It May Concern:

This office is in receipt of your claim for excess proceeds from the above-mentioned tax sale. The documentation you have provided is insufficient to establish your claim.

Please submit the necessary proof to establish your right to claim the excess proceeds. The document(s) listed below may assist the Treasurer-Tax Collector in making the determination.

- Copy of a trust/will
- Notarized Statement of different/misspelled
- Original Notarized Authorization for Agent
- Notarized Assignment of Right to Collect Excess Proceeds
- Certified Death Certificates
- Copy of Marriage Certificate for
- Original Note/Payment Book

- Notarized Updated Statement of Monies Owed (up to date of tax sale)
- Articles of Incorporation (if applicable Statement by Domestic Stock)
- Court Order Appointing Administrator
- Deed (Quitclaim/Grant etc...)
- Other:

Please send in all **original** documents by **April 5, 2024** to: Riverside County Treasurer-Tax Collector, Attn: Excess Proceeds, P.O. Box 12005, Riverside, CA 92502-2205. If you should have any questions, please contact me at the number listed below.

Sincerely,

Accounting Technician I
Tax Sale Operations/Excess
Tel 951 955-3336/Fax 951 955-3337

408
WWW.Cour

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY																	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature</p> <p>X</p>																	
<p>1. Article Addressed to:</p> <p>Americana Gardens Homeowners Association c/o James R. McCormick 5868 Owens Ave, Suite 200 Carlsbad, CA 92008</p> <p>9590 9402 7411 2055 4049 31</p>	<p>B. Received by (Printed Name)</p> <p>C. Delivery Address</p>																	
	<p>D. Is delivery address different from item 1? If YES, enter delivery address below:</p>																	
<p>2. Article Number (Transfer from service label)</p> <p>7022 3330 0000 1780 7265</p>	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Signature</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Restricted</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</td> <td></td> </tr> </table>		<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered	<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Restricted	<input type="checkbox"/> Collect on Delivery Restricted Delivery		<input type="checkbox"/> Insured Mail		<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail																	
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered																	
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Delivery																	
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature																	
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Restricted																	
<input type="checkbox"/> Collect on Delivery Restricted Delivery																		
<input type="checkbox"/> Insured Mail																		
<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)																		



5868 Owens Ave., Suite 200
Carlsbad, California 92008

74-900 Highway 111, Suite 222
Indian Wells, California 92010

(844) 4DELPHI ♦ Fax: (760) 820-2696 ♦ www.DelphiLaw.com

March 27, 2024

7021 0950 0000 2661 2155

Transmitted via First Class Mail to:
Riverside County Treasurer-Tax Collector
Attn: Excess Proceeds
P.O. Box 12005
Riverside, CA 92502-2205

RECEIVED
APR - 1 PM 3:21
RIVERSIDE COUNTY
TREASURER-TAX COLLECTOR

RE: CLAIM FOR EXCESS PROCEEDS
Americana Gardens Homeowners Association
Property Address: 400 N. Sunrise Way, No. 260, Palm Springs, CA 92262
Account No.: [REDACTED]
Our File No.: 5256.3
PIN: 502024060 TC: 215-2 ITEM: 13473
Date of Sale: July 21, 2020

Dear Megan Montellano:

Delphi Law Group, LLP currently represents Americana Gardens Homeowners Association (“Association”) in the above-referenced delinquent assessment collection action.

Our office previously prepared and transmitted a Claim for Excess Proceeds to your office on April 22, 2021, wherein the Association claims excess proceeds in the amount of \$48,173.90 from the sale of the above-referenced property. There has been no change to the amount that the Association previously claimed. I have enclosed a copy of the original claim for excess proceeds.

Thank you,

Kate A. Evans, Esq.

KAE:sb

ACKNOWLEDGMENT

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 San Diego)

On March 27, 2024 before me, Sandra Burns
(insert name and title of the officer)

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

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

WITNESS my hand and official seal.

Signature Sandra Burns (Seal)

