



LIEN SEARCH Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-UFB-01953	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	PAUL Y LEE AND THERESA A LEE		
PROPERTY ADDRESS:	16447 E HIALEAH DR, AURORA, CO 80015		
CITY, STATE AND COUNTY:	AURORA, COLORADO (CO) AND ARAPAHOE		

SEARCH INFORMATION

SEARCH DATE:	04/15/2025	EFFECTIVE DATE:	04/14/2025
NAME(S) SEARCHED:	LEE THERESA LEE AEHYUN LEE YONGNAM LEE PAUL		
ADDRESS/PARCEL SEARCHED:	16447 E HIALEAH DR, AURORA, CO 80015/033225295		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

PAUL YONGNAM LEE AND THERESA A LEE.

COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	SALVATORE R. LOFASO
DATED DATE:	08/13/1999	GRANTEE:	YONGNAM LEE AND AEHYUN LEE
BOOK/PAGE:	N/A	RECORDED DATE:	08/17/1999
INSTRUMENT NO:	A9134092		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024	TAX YEAR:	2024
TAX AMOUNT:	\$2,066.26	TAX AMOUNT:	\$2,066.25
TAX STATUS:	PAID	TAX STATUS:	PAID
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	DEED OF TRUST	AMOUNT:	\$412,500.00
DATED DATE:	05/02/2022	RECORDED DATE	05/09/2022
INSTRUMENT NO:	E2051793	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	PAUL YONGNAM LEE AND THERESA A LEE.		
LENDER:	WELLS FARGO BANK, N.A.		
TRUSTEE:	THE PUBLIC TRUSTEE OF ARAPAHOE COUNTY		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF AURORA
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ADDITIONAL NOTES

PETITION FOR NAME CHANGE RECORDED ON 06/27/2017 IN INSTRUMENT NO. D7071498. PETITION FOR NAME CHANGE RECORDED ON 06/27/2017 IN INSTRUMENT NO. D7071497.
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LEGAL DESCRIPTION

LOT 5, BLOCK 14, HEPLAT 4, FINEV CREEK FILING NO. 7, COUNTY OF AMPAHOE, STATE OF COLORADO.
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PIN:	033225295
AIN:	2073-17-1-35-042
Situs Address:	16447 E Hialeah Dr
Situs City:	Centennial
Full Owner List:	Lee Paul Yongnam, Lee Theresa A
Ownership Type:	Joint Tenancy
Owner Address:	16447 E Hialeah Dr
City/State/Zip:	Centennial, CO 80015-4113
Neighborhood:	Piney Creek - The Village
Neighborhood Code:	2901.00
Acreage:	0.1060
Land Use:	Traditional
Legal Desc:	Lot 5 Blk 14 Piney Creek No 7 Replat 4

Notifications!			
	Total	Building	Land
2024 Appraised Value	655,600	470,600	185,000
2024 Assessed Value	40,240	27,845	12,395
2024 Mill Levy:			102.697

<i>Sale</i>	Book Page	Date	Price	Type
	D707 1497	03-29-2000	0	
	D707 1498	03-29-2000	0	
	A913 4092	08-13-1999	222,000	
	7108 0117	08-23-1993	169,200	

<i>Building</i>	Building	Attributes	Recorded
	1	Quality Grade	Good
		Improvement Type	Traditional
		Bedrooms	3.00
		Bathrooms	3.00
		Architectural	2 Story
		Heat Method	Forced Air Unit
		Cool Method	Central Air
		Year Built	1992
		Roof	Asphalt/Composition Shingle Roof
		Fireplaces	1.00
		Exterior Wall	Wood Siding
		Construction Type	D - Wood or Steel Studs Frame

<i>Area</i>	Building	Description	SqFt
	1	Second Floor	1276
		Basement Total	986
		Patio slab or Terrace	80
		Covered Porch	42
		Attached Garage	437
		First Floor	1114
		Bldg Total Area:	2390

<i>Land Line</i>	Units	Land Use
	1.0000 LT	Single Family Residential
<i>Note: Land Line data above corresponds to the initial appraised value and does not reflect subsequent appeal related adjustments, if any.</i>		

* Not all parcels have available photos / sketches.

In some cases a sketch may be difficult to read. Please contact the Assessors Office for assistance. Measurements taken from the exterior of the building.

The Arapahoe County Assessors Office does not warranty the accuracy of any sketch, nor assumes any responsibility or liability to any user.

Although some parcels may have multiple buildings and photos, at this time our system is limited to 1 sketch and 1 photo per parcel number. Sorry for any inconvenience.

[New Search](#)

Tax Information

Property Taxes for 2024 Payable 2025

Last updated on 04/15/2025

Owner Information

Owner: PAUL YONGNAM LEE & THERESA A LEE
Situs 16447 E HIALEAH DR
Address:
Situs City: CENTENNIAL

Parcel Information

PIN: 033225295
AIN: 2073-17-1-35-042

Tax Payment Due Dates

Full Amount Due - 04/30
-or-
1st Half Amount Due - 02/28
2nd Half Amount Due - 06/16

Assessed Value for Tax Year

Assessed Land Value: \$12,395
Assessed Improvement Value: \$27,845
Total Assessed Value: \$40,240
Total Tax Rate: 0.102697

You may pay the full amount or in two installments. Two installments can be made if tax amount is \$25.00 or more.

Property Tax Detail

If your payment is late, interest is added to the tax amount as mandated by state statutes

	1st Half Amounts	2nd Half Amounts	Full Payment/ Balance Due Amounts
Assessed Tax:	\$2,066.26	\$2,066.25	\$4,132.51
Exemptions/Credits:	(\$344.03)	(\$344.03)	(\$688.06)
Special Assessment:	\$48.48	\$48.49	\$96.97
Fees:	\$0.00	\$0.00	\$0.00
Interest:	\$0.00	\$0.00	\$0.00
Payments:	\$1,770.71	\$1,770.71	\$3,541.42
Total Due:	\$0.00	\$0.00	\$0.00

These amounts are certified but cannot be used in place of a Certificate of Taxes Due (a legal document that title companies and mortgage companies most often use during a closing). If you have additional questions, please call the Treasurer’s office at 303-795-4550, or email Treasurer@arapahoegov.com.

Prior Year(s) Due:N Bankruptcy:N Treasurer's Assessment:N
Tax Liens:N Treasurer's Deed:N

If you would like to make multiple PIN payments please click here to add additional PINs:

Cash or certified funds are needed for payment of current year taxes after September 30th.
Cash or certified funds are always needed for redemption of tax liens.

Payments can be mailed to:

Arapahoe County Treasurer
PO Box 571
Littleton, CO 80160

If using an overnight service, please mail payments to:

Arapahoe County Treasurer
5334 S. Prince St.
Littleton, CO 80120

5
22.50

Filed for record the _____ day of _____, A.D. 19____, at _____ o'clock _____ M. _____
Reception No. _____ By _____ RECORDER.
DEPUTY.

WARRANTY DEED

THIS DEED, Made on this day of August 13, 1999
between SALVATORE R. LOFASO

A9134092
8/17/99 11:42:27
PG: 0001-001
5.00 DOC FEE: 22.50
TRACY K. BAKER
ARAPAHOE COUNTY

of the _____ County of ARAPAHOE and State of Colorado, of the Grantor(s), and
YONGNAM LEE AND AEHYUN LEE

whose legal address is : 16447 EAST HIALEAH DRIVE, AURORA, CO 80015
of the _____ County of ARAPAHOE and State of Colorado, of the Grantee(s):

WITNESS, That the Grantor(s), for and in consideration of the sum of (\$222,000.00)

*** Two Hundred Twenty Two Thousand and 00/100 ***

DOLLARS

the receipt and sufficiency of which is hereby acknowledged, has granted, bargained, sold and conveyed, and by these presents does grant, bargain, sell, convey and confirm unto the Grantee(s), their heirs and assigns forever not in tenancy in common but in joint tenancy, all the real property, together with improvements, if any, situate, lying and being in the _____ County of ARAPAHOE and State of Colorado, described as follows:
LOT 5, BLOCK 14, REPLAT 4, PINEY CREEK FILING NO. 7, COUNTY OF ARAPAHOE, STATE OF COLORADO

State Documentary Fee

Date

\$

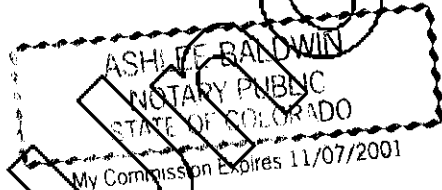
also known as street number 16447 EAST HIALEAH DRIVE, AURORA, CO 80015

TOGETHER with all and singular and hereditaments and appurtenances thereto belonging, or in anywise appertaining and the reversion and reversions, remainder and remainders, rents, issues and profits thereof; and all the estate, right title interest, claim and demand whatsoever of the Grantor(s), either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances;

TO HAVE AND TO HOLD the said premises above bargained and described with appurtenances, unto the Grantee(s), their heirs and assigns forever. The Grantor(s), for himself, his heirs and personal representatives, does covenant, grant, bargain, and agree to and with the Grantee(s), their heirs and assigns, that at the time of the ensealing and delivery of these presents, he is well seized of the premises above conveyed, has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind or nature soever, EXCEPT GENERAL TAXES AND ASSESSMENTS FOR THE YEAR 1999 AND SUBSEQUENT YEARS, AND SUBJECT TO EASEMENTS, RESERVATIONS, RESTRICTIONS, COVENANTS AND RIGHTS OF WAY OF RECORD, IF ANY;

The Grantor(s) shall and will WARRANT AND FOREVER DEFEND the above bargained premises in the quiet and peaceable possession of the Grantee(s), his heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof. The singular number shall include the plural, and the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF the Grantor(s) has executed this deed on the date set forth above.



Salvatore Lofaso
SALVATORE R. LOFASO

STATE OF Colorado

County of ARAPAHOE

The foregoing instrument was acknowledged before me on this day of August 13, 1999,
by SALVATORE R. LOFASO

My commission expires
Witness my hand and official seal.

Ashlee Baldwin
Notary Public

Name and Address of Person Creating Newly Created Legal Description (38-35-106.5, C.R.S.)

Escrow# H687952
Title# B687952



When Recorded Return to: YONGNAM LEE AND AEHYUN LEE

Form NO. 921A Rev 4-94. WARRANTY DEED (To Joint Tenants)

16447 EAST HIALEAH DRIVE
AURORA, CO 80015

Return To: Wells Fargo Bank, N.A.
FINAL DOCS F0012-01B
6200 PARK AVE
DES MOINES, IA 50321

Prepared By: Lesly E Martin del
Campo
1 HOME CAMPUS
FLOOR 2
DES MOINES, IA 50328-0000



1075732S

Deed of Trust

Definitions. Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) **"Security Instrument"** means this document, which is dated May 2, 2022, together with all Riders to this document.
- (B) **"Borrower"** is Paul Yongnam Lee and Theresa A Lee. Borrower is the trustor under this Security Instrument.
- (C) **"Lender"** is Wells Fargo Bank, N.A.. Lender is a corporation organized and existing under the laws of United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.
- (D) **"Trustee"** is the Public Trustee of Arapahoe County, Colorado.
- (E) **"Note"** means the promissory note signed by Borrower and dated May 2, 2022. The Note states that Borrower owes Lender four hundred twelve thousand five hundred and 00/100 Dollars (U.S. \$412,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2037.
- (F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Ballroom Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

HCFG-00359

COLORADO-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMR®
Writers Kluwer Financial Services

20220428171.0.4574-J20180529Y

672299222212
Form 3006 1/01
12/17
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(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, RESPA refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally-related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

Transfer of Rights in the Property. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower, in consideration of the debt and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County [Type of Recording Jurisdiction] of Arapahoe [Name of Recording Jurisdiction]: SEE ATTACHED LEGAL DESCRIPTION.

Parcel ID Number: 207317135042 which currently has the address of 16447 E HIALEAH DR [Street]
CENTENNIAL [City], Colorado 80015-4113 [Zip Code] ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.



Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record and liens for taxes for the current year not yet due and payable.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure, no offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b)



leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.



Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that



such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument



(such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These



agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(A) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(B) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in



writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstates as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition



on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.



If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline,



kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Lender shall mail a copy of the notice to Borrower as provided in Section 15. Trustee shall record a copy of the notice in the county in which the Property is located. Trustee shall publish a notice of sale for the time and in the manner provided by Applicable Law and shall mail copies of the notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and



place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.


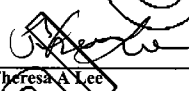
Trustee shall deliver to the purchaser Trustee's certificate describing the Property and the time the purchaser will be entitled to Trustee's deed. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request that Trustee release this Security Instrument and shall produce for Trustee, duly canceled, all notes evidencing debts secured by this Security Instrument. Trustee shall release this Security Instrument without further inquiry or liability. Borrower shall pay any recordation costs and the statutory Trustee's fees.

24. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Borrower

	5/02/2022		5/02/2022
Paul Yongnam Lee	Date Seal	Theresa A Lee	Date Seal

Unofficial Copy

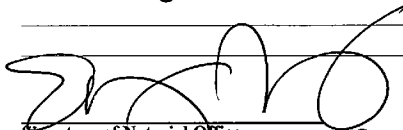


Acknowledgment

State of Colorado

County of Arapahoe

This record was acknowledged before me on May 2, 2022 by
Paul Yongnam Lee and Theresa A. Lee



Signature of Notarial Officer

Title of Notarial Officer: Notary Public

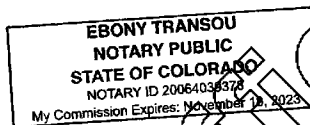
My commission expires: 11/18/2023

Loan Origination Organization: Wells Fargo
Bank N.A.

Loan Originator: MATTHEW K WILSON

NMLSR ID: 580393

NMLSR ID: 399801



Unofficial Copy



Exhibit A

Escrow No. 70757325

LOT 5, BLOCK 14, REPLAT 4, PINEY CREEK FILING NO. 7, COUNTY OF ARAPAHOE, STATE OF COLORADO.

Unofficial Copy

Planned Unit Development Rider

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 2nd day of May, 2022, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "*Security Instrument*") of the same date, given by the undersigned (the "*Borrower*") to secure Borrower's Note to Wells Fargo Bank, N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at:

16447 E HIALEAH DR, CENTENNIAL, CO 80015-4113

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS (the "*Declaration*"). The Property is a part of a planned unit development known as

Piney Creek

[Name of Planned Unit Development]

("the PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "*Owners Association*") and the uses, benefits and proceeds of Borrower's interest.

PUD Covenant. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "*Constituent Documents*" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "*Master*" or "*Blanket*" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "*Extended Coverage*", and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.



C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.


D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

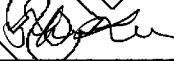
F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

Borrower



Paul Yongnam Lee

5/02/2022 

Date Theresa A Lee
Seal

5/02/2022

Date
Seal



PUAL Y LEE
16447 E HIALEAH DRIVE
CENTENNIAL, CO 80015

PETITION FOR NAME CHANGE
COURT Danvers, Colorado

INSTRUCTIONS TO THE PETITIONER: Under the Immigration and Nationality Act of 1952, as amended by the Immigration Act of 1990 (Sec 336), an applicant who requests a change to his or her name must have the oath administered by a district court by decree of that court. The decree of name change will be issued at the same time as the administration of the oath of allegiance, and the certificate of naturalization shall be issued in accordance therewith. If you elect the United States district court ceremony and wish to change your name, please print or type the information requested.

I hereby petition this court to change my name. In support of my petition I truthfully state the following:

(1) My full and correct name is **Aehyun Lee**.

(2) My present place of residence is

16447 E Hialeah Dr
Aurora CO 80015

(3) My country of birth is **Korea**.

(4) My date of birth is **March 18, 1956**.

(5) My INS registration number is **A-072 861 428**.

I certify that I am not seeking a change of name for any unlawful purpose such as the avoidance of debt or evasion of law enforcement.

I petition the court to change my name to: **Theresa A Lee**.

3/29/00 Lee, Aehyun

Date

Signature of Petitioner

CERTIFICATION OF NAME CHANGE

I certify that the above petition was granted by the court on _____

AUG 11 2000

Date

JAMES R. MANSPEAKER

Clerk

K. Basch

(by Deputy Clerk)

Ken
PUAL Y LEE
16447 E HIALEAH DRIVE
CENTENNIAL, CO 80015

PETITION FOR NAME CHANGE
COURT U.S.D.C. Denver, Colorado

INSTRUCTIONS TO THE PETITIONER: Under the Immigration and Nationality Act of 1952, as amended by the Immigration Act of 1990 (Sec 336), an applicant who requests a change to his or her name must have the oath administered by a district court by decree of that court. The decree of name change will be issued at the same time as the administration of the oath of allegiance, and the certificate of naturalization shall be issued in accordance therewith. If you elect the United States district court ceremony and wish to change your name, please print or type the information requested.

I hereby petition this court to change my name. In support of my petition I truthfully state the following:

(1) My full and correct name is **Yongnam Lee**.

(2) My present place of residence is

**16447 E Hialeah Dr
Aurora CO 80015**

(3) My country of birth is **Korea**.

(4) My date of birth is **April 3, 1947**.

(5) My INS registration number is **A 072 861 427**.

I certify that I am not seeking a change of name for any unlawful purpose such as the avoidance of debt or evasion of law enforcement.

I petition the court to change my name to: **Paul Yongnam Lee**.

3/29/00

Date

Yongnam Lee
Signature of Petitioner

CERTIFICATION OF NAME CHANGE

I certify that the above petition was granted by the court on _____

AUG 11 2000

Date

JAMES R. MANSPEAKER

Clerk

K. Basch
(by Deputy Clerk)

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<input type="checkbox"/>	RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
<input type="checkbox"/> ...	E2051793	N/A	N/A	DEED OF TRUST	LEE PAUL YONGNAM	WELLS FARGO BANK ...	5/9/2022	Subdivision: PIN
<input type="checkbox"/>	R2941757	5374	119	DEED OF TRUST	LEE RODNEY V	LUCERO G A	2/23/1988	Subdivision: SU
<input type="checkbox"/>	R3040578	5591	691	DEED OF TRUST	LEE KYONG OCK	PRINK THERESA K	12/12/1988	Subdivision: HIC
<input type="checkbox"/>	A5121933	N/A	N/A	WARRANTY DEED	MOENCH THERESA	METZGER LEE E	11/16/1995	Subdivision: VIC
<input type="checkbox"/> ...	B6018637	N/A	N/A	WARRANTY DEED	RICH JOANNA LEE	GOINS THERESA L	2/10/2006	Subdivision: FO
<input type="checkbox"/>	R2863078	5208	8	DEED OF TRUST	WILTON GARY LEE	WILTON JESSIE ANN...	7/14/1987	Subdivision: LYC
<input type="checkbox"/> ...	B3092809	N/A	N/A	WARRANTY DEED	OWENS THERESA ANN	LEE EDWARD C	4/30/2003	Subdivision: PAI
<input type="checkbox"/> ...	D6106775	N/A	N/A	DEED OF TRUST	NIX LEE	GOLDWATER BANK NA	9/22/2016	N/A
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<input type="checkbox"/> ...	B7112378	N/A	N/A	QUIT CLAIM DEED	KLINGENBERG THER...	LEE KUEI MI	8/29/2007	N/A
<input type="checkbox"/>	R2741892	4928	284	DEED OF TRUST	ALCORN THERESA A	REDDEN JOY LEE	10/22/1986	Subdivision: SU
<input type="checkbox"/> ...	D9098368	N/A	N/A	BENEFICIARY DEED	JENNINGS LEE	JENNINGS THERESA L	9/20/2019	Subdivision: STC
<input type="checkbox"/> ...	B1029457	N/A	N/A	WARRANTY DEED	TOLLIVER RICKEY LEE	LETEY THERESA A	3/2/2001	N/A
<input type="checkbox"/> ...	A8158874	N/A	N/A	WARRANTY DEED	JACOBSEN RANDALL...	PALMER THERESA A	10/5/1998	Subdivision: PH
<input type="checkbox"/> ...	B3195804	N/A	N/A	DEED OF TRUST	DANNA THERESA L	WELLS FARGO HOME...	9/3/2003	Subdivision: TO
<input type="checkbox"/> ...	E4006455	N/A	N/A	BENEFICIARY DEED	BOHANNON THERES...	BOHANNON BRIAN LEE	2/2/2024	Subdivision: TH
<input type="checkbox"/> ...	B6048077	N/A	N/A	WARRANTY DEED	BATES THERESA L	HOWARD JENNIFER ...	3/29/2006	Subdivision: TH
<input type="checkbox"/> ...	B0094263	N/A	N/A	RELEASE OF DEED O...	HSBC MORTGAGE CO...	FORDYCE MICHAEL LEE	8/2/2000	N/A
<input type="checkbox"/> ...	B2030472	N/A	N/A	WARRANTY DEED	GROUP THERESA H	BALSLEY HAROLD LEE	2/14/2002	Subdivision: PAI
<input type="checkbox"/> ...	B4124249	N/A	N/A	MARRIAGE CERTIFIC...	NIX LEE EVAN	NIX LEE EVAN	7/12/2004	N/A
<input type="checkbox"/> ...	A6108762	N/A	N/A	WARRANTY DEED	CARLISLE ROBERT A...	FORDYCE MICHAEL LEE	8/20/1996	Subdivision: SO
<input type="checkbox"/> ...	A8064476	N/A	N/A	RELEASE OF DEED O...	NATIONAL CITY MOR...	DUFFY PATRICK LEE	5/4/1998	N/A
<input type="checkbox"/>	92138695	6727	480	RELEASE OF DEED O...	KNUTSON MTG CORP	LONNQUIST C LEE	12/7/1992	N/A
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<input type="checkbox"/> ...	B8053472	N/A	N/A	QUIT CLAIM DEED	BUCCI LEE THERESA	HUTCHISON LEE T	5/8/2008	Subdivision: ALT
<input type="checkbox"/> ...	D7086979	N/A	N/A	WARRANTY DEED	LANCASTER LEE E	BURKE JENNIFER	8/1/2017	Section: 8, Towr

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Recorded Years

☐ 2020-Present (6)

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☐ 2010-2019 (30)

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☐ 2000-2009 (23)

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☐ 1990-1999 (44)

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☐ 1980-1989 (21)

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☐ 1970-1979 (2)

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<input type="checkbox"/>	<div><div>...</div>A6119127</div>	N/A	N/A	INDEMNITY AGREEM...	ENGLEWOOD CITY OF	DUFFY PATRICK LEE	9/13/1996	N/A
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<input type="checkbox"/>	<div><div>...</div>A6067325</div>	N/A	N/A	WARRANTY DEED	LEFLAR JAMES L	DUFFY PATRICK LEE	5/30/1996	Subdivision: F P
<input type="checkbox"/>	<div><div>...</div>D2048086</div>	N/A	N/A	SPECIAL WARRANTY ...	SECRETARY HOUSIN...	LANCASTER LEE E	5/3/2012	Section: 8, Towr
<input type="checkbox"/>	R1855162	3005	350	WARRANTY DEED	RICHMAN CHARLES ...	BUXTON THERESA G	6/6/1979	Subdivision: MIS
<input type="checkbox"/>	R2078466	3432	338	WARRANTY DEED	FELD ANDREW LEE	VAREY THERESA P	6/17/1981	Subdivision: CH
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<input type="checkbox"/>	<div><div>...</div>B6005251</div>	N/A	N/A	DEED OF TRUST	BUCCI LEE THERESA	WELLS FARGO BANK ...	1/12/2006	Subdivision: ALT

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<input type="checkbox"/>	R2286691	3883	200	DEED OF TRUST	PICKREL LEE E	JOHNSON THERESA T	6/8/1983	Subdivision: WC
<input type="checkbox"/>	93182368	7319	356	WARRANTY DEED	HARTSOUGH LEE A	SMITH THERESA L	12/20/1993	Subdivision: SEV
<input type="checkbox"/> ...	B3143682	N/A	N/A	DEED OF TRUST	BUCCI LEE THERESA	SAGE LENDING LLC	7/7/2003	Subdivision: ALT
<input type="checkbox"/> ...	B3143684	N/A	N/A	DEED OF TRUST	BUCCI LEE THERESA	WELLS FARGO BANK ...	7/7/2003	Subdivision: ALT
<input type="checkbox"/>	R1989912	3262	304	RELEASE	CENTRAL BANK AND ...	GARRETT THERESA L	8/13/1980	Subdivision: EV/
<input type="checkbox"/> ...	D5049068	N/A	N/A	RELEASE OF DEED O...	TCF NATIONAL BANK	IRBY THERESA LEE	5/15/2015	N/A
<input type="checkbox"/> ...	D9015519	N/A	N/A	WARRANTY DEED	BENNER JEDIDIAH LEE	BERNIER THERESA B...	2/22/2019	Subdivision: AU
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<input type="checkbox"/> ...	B2086709	N/A	N/A	LETTERS OF TESTAM...	PFORTNER THERESA...	POHLMAN LYNDA LE...	5/9/2002	N/A
<input type="checkbox"/>	93144373	7194	746	PERSONAL REPRESE...	PFORTNER THERESA...	POHLMAN LINDA LEE	10/19/1993	Subdivision: VIL
<input type="checkbox"/>	92075774	6543	270	WARRANTY DEED	CAVANAGH THERESA A	CAVANAGH THERESA A	7/17/1992	Subdivision: SPI
<input type="checkbox"/> ...	D2070172	N/A	N/A	WARRANTY DEED	VIAU THERESA VERL...	BERRY JONATHAN L...	6/29/2012	Subdivision: TO'
<input type="checkbox"/> ...	D1081602	N/A	N/A	DEED OF TRUST	IRBY THERESA L	TCF NATIONAL BANK	8/25/2011	Subdivision: CH.
<input type="checkbox"/> ...	E4059625	N/A	N/A	BENEFICIARY DEED	JOHNSON ROBERT L...	JOHNSON DERRICK ...	9/16/2024	Subdivision: RID
<input type="checkbox"/>	R3076910	5669	44	WARRANTY DEED	BRADY JANE LEE	SMILEY THERESA A	4/11/1989	Subdivision: VIL
<input type="checkbox"/>	R2857419	5195	324	DEED OF TRUST	PAPPAS BETH LEE	MELLON FINANCIAL ...	7/1/1987	Subdivision: SPI
<input type="checkbox"/> ...	A8182453	N/A	N/A	ASSIGNMENT	FORDYCE MICHAEL LEE	MARINE MIDLAND M...	11/12/1998	Subdivision: SO
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<input type="checkbox"/> ...	A8050745	N/A	N/A	ASSIGNMENT	FORDYCE MICHAEL LEE	FIRST UNION NATIO...	4/8/1998	N/A
<input type="checkbox"/> ...	A8061973	N/A	N/A	ASSIGNMENT	DUFFY PATRICK LEE	FLEET MORTGAGE C...	4/28/1998	Subdivision: F P
<input type="checkbox"/> ...	B3143683	N/A	N/A	ASSIGNMENT	BUCCI LEE THERESA	FLAGSTAR BANK FSB	7/7/2003	Subdivision: ALT
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<input type="checkbox"/>	93046283	6889	111	ASSIGNMENT	JOHNSON THERESA F	FRONT RANGE INVES...	4/19/1993	Subdivision: WC

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Document Types	RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
Filter Document Types	93144374	7194	747	AFFIDAVIT	PFORTNER THERESA...	N/A	10/19/1993	Subdivision: VIL
Deed	A6067327	N/A	N/A	ASSIGNMENT	DUFFY PATRICK LEE	INLAND MTG CORP	5/30/1996	Subdivision: F P
Deed Of Trust	A6025983	N/A	N/A	SUPPLEMENTAL AFF...	KOEHLER DONNE LE...	NONE	3/4/1996	Subdivision: KIN
Judgements	R2086992	3450	38	CONSENT	FELD ANDREW LEE	CAPITOL FEDERAL S...	7/14/1981	Subdivision: CH
Lien	R1907283	3107	244	AGREEMENT	ALPERT LEE	FIRST AMERICAN TIT...	10/29/1979	Subdivision: CL
Marriage License	R2113011	3507	354	AMENDMENT	MILLER MARCIE LEE	MILLER MARCIE LEE	10/8/1981	Subdivision: ALT
Misc	R2158369	3603	711	AGREEMENT	MILLER MARCIE LEE	MILLER MARCIE LEE	4/5/1982	Subdivision: ALT
Release Of Deed Of Trust	R2106699	3493	319	INSTALLMENT LAND ...	MILLER MARCI LEE	SCHUBERT JAMES W	9/17/1981	Subdivision: ALT
Release Of Lien	R2113010	3507	352	AMENDMENT	BISSETT GEORGE F	MILLER MARCIE LEE	10/8/1981	Subdivision: ALT
UCCs	D1022884	N/A	N/A	MEMORANDUM	LEE BETH ANN	LEE BETH ANN	3/8/2011	Section: 18, Tow
	D1022883	N/A	N/A	ASSIGNMENT	LEE BETH ANN	OOGC AMERICA INC	3/8/2011	Section: 18, Tow
	A9067118	N/A	N/A	ASSIGNMENT	PELZ THERESA M	GMAC MORTGAGE C...	4/23/1999	N/A
	A9059117	N/A	N/A	ASSIGNMENT	GNENREUX THERESA A	GMAC MORTGAGE C...	4/9/1999	N/A
	B8052294	N/A	N/A	ASSIGNMENT	DOOLEY THERESA R...	VIRUMQUE DEVELOP...	5/6/2008	Subdivision: WII
	93032784	6848	166	ASSIGNMENT	JOHNSON SANDRA L...	BANKERS TRUST CO ...	3/19/1993	Subdivision: SU
	D6035953	N/A	N/A	STATEMENT OF LIEN	LEE JAIME LYNN	FIRM INSURANCE CL...	4/8/2016	Subdivision: AR
	R2466317	4293	536	STATEMENT OF LIEN	LAU ANN THERESA	ALL PHASE ROOFING...	10/29/1984	Subdivision: SAI
	D6054169	N/A	N/A	RELEASE OF LIEN	FIRM LLC	LEE JAINE LYNN	5/25/2016	Subdivision: SU
	D7141537	N/A	N/A	ASSIGNMENT OF OIL...	CHASE SCOTT LEE	BISON OIL & GAS LLC	12/15/2017	Section: 18, Tow
	D8036715	N/A	N/A	ASSIGNMENT	CHASE SCOTT LEE	AXIS EXPLORATION L...	4/17/2018	Section: 11, Tow
	A6123070	N/A	N/A	ORDINANCE	GUTHRIE THERESA M	ENGLEWOOD CITY OF	9/24/1996	Subdivision: IDL
	D6006795	N/A	N/A	ASSESSMENT LIEN N...	DALTON MICHAEL LEE	SOUTHEAST METRO ...	1/21/2016	Subdivision: HU
	D9061128	N/A	N/A	RELEASE OF ASSESS...	SOUTHEAST METRO ...	ALEXANDER THERESA	6/25/2019	Subdivision: HU
	A7163394	N/A	N/A	RELEASE OF ASSESS...	ENGLEWOOD CITY OF	GUTHRIE THERESA M	12/23/1997	Subdivision: IDL

<input type="checkbox"/>		RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
<input type="checkbox"/>	⋮	D4110447	N/A	N/A	ASSESSMENT LIEN N...	BAKER MELISSA LEE	SOUTHEAST METRO ...	11/24/2014	Subdivision: LOI
<input type="checkbox"/>	⋮	D9061064	N/A	N/A	RELEASE OF ASSESS...	SOUTHEAST METRO ...	BAKER MELISSA LEE	6/25/2019	Section: 32, Tow

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Document Types		<input type="checkbox"/>	RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
Filter Document Types	Q	<input type="checkbox"/> ...	E2060314	N/A	N/A	WARRANTY DEED	QUINONEZ GUILLER...	LEE PAUL	6/1/2022	Subdivision: AU
> Deed		<input type="checkbox"/> ...	D7019089	N/A	N/A	WARRANTY DEED	ELLISON PAUL	LEE CHERYL	2/16/2017	Subdivision: BEI
> Deed Of Trust		<input type="checkbox"/> ...	B3167299	N/A	N/A	WARRANTY DEED	WILLIAMS PAUL L	LEE JUDY M	8/1/2003	Subdivision: CH
> Foreclosure		<input type="checkbox"/> ...	E2060315	N/A	N/A	DEED OF TRUST	LEE PAUL	AMERICAN FINANCIN...	6/1/2022	Subdivision: AU
> Judgements		<input type="checkbox"/> ...	A9116824	N/A	N/A	POWER OF ATTORNEY	MCDERMOTT ONA LEE	SMOLA PAUL	7/19/1999	Subdivision: FIN
> Lien		<input type="checkbox"/> ...	D8123572	N/A	N/A	LETTERS OF TESTAM...	FIGGE WENDY LEE D...	FIGGE PAUL	12/19/2018	N/A
> Misc		<input type="checkbox"/> ...	B1150909	N/A	N/A	WARRANTY DEED	BURLINGAME PAUL	FISHER RICKY LEE	9/5/2001	Subdivision: SO
> Plat/Maps		<input type="checkbox"/>	95030538	7905	678	WARRANTY DEED	PAUL EDDIE	ROBERTS KENNETH ...	3/31/1995	N/A
> Release Of Deed Of Trust		<input type="checkbox"/> ...	E2060725	N/A	N/A	RELEASE OF DEED O...	WELLS FARGO BANK ...	LEE AEHYUN	6/2/2022	N/A
> Release Of Judgement		<input type="checkbox"/> ...	D3084829	N/A	N/A	QUIT CLAIM DEED	NEBEL PAUL	LEE SANG HWA	7/5/2013	Subdivision: CEI
> Release Of Lien		<input type="checkbox"/> ...	D7071497	N/A	N/A	CHANGE OF NAME	LEE YONGNAM	LEE PAUL YONGNAM	6/27/2017	N/A
> UCCs		<input type="checkbox"/>	R2676964	4775	385	WARRANTY DEED	HOOVER E PAUL	LEE CHOON IL	6/5/1986	Subdivision: VIL
		<input type="checkbox"/>	R2832968	5140	122	WARRANTY DEED	OSSIP PAUL S	LEE JUDY W	5/7/1987	Subdivision: TH
		<input type="checkbox"/> ...	D7049549	N/A	N/A	WARRANTY DEED	MONTREAL PAUL	LEE GLORIA S	5/2/2017	Subdivision: TU:
		<input type="checkbox"/>	R3056994	5626	399	QUIT CLAIM DEED	LEE JUDY W	OSSIP PAUL S	2/3/1989	Subdivision: TH
		<input type="checkbox"/> ...	B8067616	N/A	N/A	WARRANTY DEED	OTT JOSHUA LEE T	PAUL BARRY N	6/12/2008	Subdivision: SU
		<input type="checkbox"/>	R3057192	5626	636	RELEASE OF DEED O...	OSSIP PAUL S	LEE JUDY W	2/6/1989	Subdivision: TH
		<input type="checkbox"/>	D7022060	5140	122	DEED OF TRUST	LEE JUDY W	OSSIP PAUL S	5/7/1987	Subdivision: TH
		<input type="checkbox"/>	RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
		<input type="checkbox"/> ...	D7022060	N/A	N/A	DEED OF TRUST	LEE JUDY W	OSSIP PAUL S	5/7/1987	Subdivision: TH
		<input type="checkbox"/> ...	D4022987	N/A	N/A	QUIT CLAIM DEED	LEE SANGHWA	NABEL PAUL	3/24/2014	Subdivision: CEI
		<input type="checkbox"/> ...	D9061111	N/A	N/A	RELEASE OF DEED O...	JPMORGAN CHASE B...	BUCHMANN LEE	6/25/2019	N/A
		<input type="checkbox"/> ...	D9061610	N/A	N/A	RELEASE OF DEED O...	JPMORGAN CHASE B...	BUCHMANN LEE	6/26/2019	N/A
		<input type="checkbox"/> ...	E0046803	N/A	N/A	SPECIAL WARRANTY ...	CENTURY BELLEVIE...	LAI PAUL	4/20/2020	Subdivision: SH,
		<input type="checkbox"/> ...	D5072303	N/A	N/A	WARRANTY DEED	OLSON LIVING TRUST	BUCHMANN LEE	7/6/2015	Subdivision: MA

<input type="checkbox"/>	RECEPTION NUMBER	BOOK	PAGE	DOC TYPE	GRANTOR	GRANTEE	RECORDED DATE	LEGAL DESCRIPTION
<input type="checkbox"/> ...	A9204010	N/A	N/A	POWER OF ATTORNEY	SCOTT AMY KRISTINE	SCOTT PAUL LEE	12/31/1999	Subdivision: LAI
<input type="checkbox"/> ...	A8145169	N/A	N/A	POWER OF ATTORNEY	EIJCKELHOF JOYCE ...	LEE DALLAS PAUL	9/11/1998	Subdivision: WII
<input type="checkbox"/> ...	E1117131	N/A	N/A	SPECIAL WARRANTY ...	CENTURY BELLEVIE...	LAI PAUL	7/26/2021	Subdivision: SH.
<input type="checkbox"/> ...	D3038522	N/A	N/A	WARRANTY DEED	LEE ELIZABETH K	DEROSE PAUL	3/28/2013	Subdivision: PIN
<input type="checkbox"/> ...	A6120916	N/A	N/A	WARRANTY DEED	MICHAEL PAUL A	JARED CYNTHIA LEE	9/18/1996	Subdivision: WII
<input type="checkbox"/>	93112567	7097	521	WARRANTY DEED	CARDELLA DAVID PAUL	LEE KAN SHEN	8/25/1993	Subdivision: QU
<input type="checkbox"/>	90009056	5861	227	WARRANTY DEED	LIPINSKI PAUL WILLI...	RODRIGUEZ EDWAR...	1/31/1990	Subdivision: SO
<input type="checkbox"/> ...	B3168226	N/A	N/A	POWER OF ATTORNEY	LEE DALLAS PAUL	LEE JOYCE E	8/4/2003	Subdivision: WII
<input type="checkbox"/>	94097681	7618	209	POWER OF ATTORNEY	PAVONE PAUL A	PAVONE DEBRA LEE	7/5/1994	Subdivision: SM
<input type="checkbox"/>	R1984867	3252	288	WARRANTY DEED	FINGER PAUL C	HILTON CONNIE LEE	7/28/1980	Subdivision: MIS
<input type="checkbox"/> ...	A7012521	N/A	N/A	POWER OF ATTORNEY	WOODY W PAUL	WOODY R LEE	2/4/1997	Subdivision: JEL
<input type="checkbox"/> ...	E4072502	N/A	N/A	POWER OF ATTORNEY	DOCKTOR PAUL S	BACKSTROM DIANA ...	11/4/2024	Subdivision: HE.
<input type="checkbox"/>	R2864900	5211	220	QUIT CLAIM DEED	ENGLAND GINI LEE	ENGLAND PAUL M	7/17/1987	Subdivision: AM
<input type="checkbox"/> ...	A7126659	N/A	N/A	DEED OF TRUST	FANGMEIER NANCY L...	FANGMEIER PAUL FR...	10/6/1997	Subdivision: AP/
<input type="checkbox"/> ...	B9066903	N/A	N/A	POWER OF ATTORNEY	GRAHAM BENNETT LEE	GRAHAM GABRIEL P...	6/23/2009	Subdivision: HIC
<input type="checkbox"/> ...	E1038610	N/A	N/A	POWER OF ATTORNEY	YOUNG MOSES LEE	YOUNG DANIEL PAUL	3/8/2021	Subdivision: API
<input type="checkbox"/> ...	B5151309	N/A	N/A	DISMISSAL	WILLIAMS PAUL CHA...	MORAN PATRICK LEE...	10/6/2005	N/A
<input type="checkbox"/>	R2109109	3498	172	LIS PENDENS	HARMON NANCY LEE	HARMON GREGORY ...	9/25/1981	Subdivision: BR
<input type="checkbox"/>	93177911	7306	133	TRANSCRIPT OF JUD...	ROMERO BARBARA LEE	ST PAUL INS CO	12/14/1993	N/A
<input type="checkbox"/> ...	D5018469	N/A	N/A	POWER OF ATTORNEY	GRAHAM BENNETT LEE	GRAHAM GABRIEL P...	2/25/2015	Subdivision: HIC
<input type="checkbox"/> ...	B0013535	N/A	N/A	POWER OF ATTORNEY	LAMOTHE PAUL E	LAMOTHE LAURA LEE	2/3/2000	Subdivision: CIN
<input type="checkbox"/>	R3026709	5561	381	WARRANTY DEED	LEBSOCK PAUL JR	LEE YOUNG SOON	10/27/1988	Subdivision: SEV
<input type="checkbox"/> ...	A6152632	N/A	N/A	POWER OF ATTORNEY	COSTOPOULOS PAU...	COSTOPOULOS PEN...	12/3/1996	Subdivision: HO
<input type="checkbox"/> ...	A7114641	N/A	N/A	POWER OF ATTORNEY	WOODY W PAUL	WOODY R LEE	9/11/1997	Subdivision: JEL
<input type="checkbox"/>	93058572	6927	441	POWER OF ATTORNEY	GREENLEE JOHN PAUL	BRUCH DIANA LEE	5/13/1993	Subdivision: WC
<input type="checkbox"/>	R3026710	5561	382	DEED OF TRUST	LEE YOUNG SOON	LEBSOCK PAUL JR	10/27/1988	Subdivision: SEV

