



LIEN SEARCH PRODUCT COVER SHEET

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-UFB-00391	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	GREGG MACELLVEN AND CLARITA MACELLVEN		
PROPERTY ADDRESS:	1067 W 17TH STREET		
CITY, STATE AND COUNTY:	SAN PEDRO, CALIFORNIA AND LOS ANGELES		

SEARCH INFORMATION

SEARCH DATE:	06/20/2024	EFFECTIVE DATE:	06/10/2024
NAME(S) SEARCHED:	GREGG MACELLVEN AND CLARITA MACELLVEN		
ADDRESS/PARCEL SEARCHED:	1067 W 17TH STREET, SAN PEDRO, CA 90731/ 7462-001-005		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

GREGG MACELLVEN AND CLARITA MACELLVEN, HUSBAND AND WIFE AS JOINT TENANTS

COMMENTS:	
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VESTING DEED

DEED TYPE:	DEED	GRANTOR:	GREGG D. MACELLVEN AND CLARITA MACELLVEN, HUSBAND AND WIFE AS JOINT TENANTS
DATED DATE:	10/19/2020	GRANTEE:	GREGG MACELLVEN AND CLARITA MACELLVEN, HUSBAND AND WIFE AS JOINT TENANTS
BOOK/PAGE:	N/A	RECORDED DATE:	10/28/2020
INSTRUMENT NO:	20201348818		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2023	TAX YEAR:	2023
TAX AMOUNT:	\$4,605.56	TAX AMOUNT:	\$4,605.55
TAX STATUS:	PAID	TAX STATUS:	PAID
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	
THIRD INSTALLMENT		FOURTH INSTALLMENT	
TAX YEAR:		TAX YEAR:	
AMOUNT:		AMOUNT:	
TAX STATUS:		TAX STATUS:	
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	DEED OF TRUST	AMOUNT:	\$623,800.00
DATED DATE:	11/17/2021	RECORDED DATE	11/23/2021
INSTRUMENT NO:	20211738534	BOOK/PAGE:	
OPEN/CLOSED:	CLOSED	SUBJECT LIEN (YES/NO):	NO
BORROWER:	GREGG MACELLVEN AND CLARITA MACELLVEN, HUSBAND AND WIFE AS JOINT TENANTS		

LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC
TRUSTEE:	DAVID E. FENNELL, ESQ., NORTHWEST TRUSTEE SERVICES
COMMENTS:	
FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	CITY OF SAN PEDRO
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS: LOT 5, BLOCK 23 OF PECK'S GRAND VIEW TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 8 PAGE(S) 79 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.	

Summary

AIN: 7462-001-005 9

Situs Address: 1067 W 17TH ST LOS ANGELES CA 90731-4522	Use Type: Parcel Type: Tax Rate Area:	Single Family Residence Regular Fee Parcel 00014	Parcel Status: Create Date: Delete Date: Tax Status: Year Defaulted: Exemption:	ACTIVE CURRENT Homeowners'
----------------------------------------------------------------------	------------------------------------------------------------------	--------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------

Building (0101) & Land Overview

Use Code:	0100	# of Units:	1	Year Built:	2005
Design Type:	0120	Beds/Baths:	5/4	Effective Year:	2005
Quality Class:	D95B	Building SqFt:	3,292	Land SqFt:	5,000

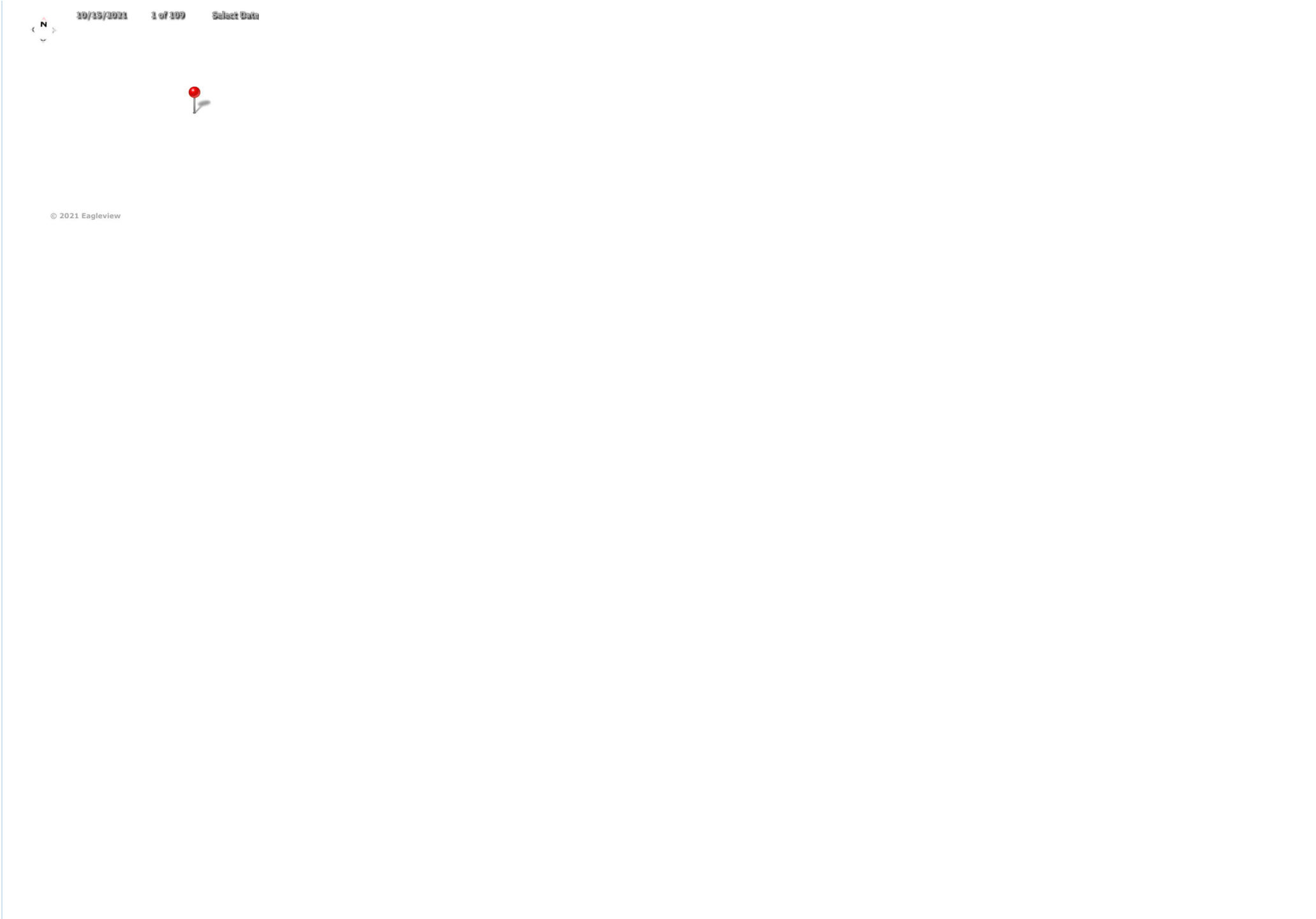


(<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/siteval=7462-001>)
Parcel Map
(<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/sites/PAISval=7462-001>) / Map Index
(<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/sites/PAISval=7462-NDX>)

2024 Roll Preparation		2023 Current Roll		RC	Year	1986 Base Value	
\$	189,360	\$	185,648	T	1986	\$	97,000
\$	564,997	\$	553,919	M	2007	\$	422,500
\$	754,357	\$	739,567			\$	519,500

Assessor's Responsible Division

District:	South District Office	South District Office (https://maps.google.com/?q=1401+E.+Willow+St.+Signal+Hill%2C+CA+90755)	Phone: (562) 256-1701
Region:	14		Toll Free: 1 (888) 807-2111
Cluster:	14183 N SAN PEDRO SFR		M-F 8:00 am to 5:00 pm





Land Information

Use Code = 0100 (Single Family Residence)
Total SqFt (GIS): 0
Total SqFt (PDB): 5,000
Usable SqFt: 5,000
Acres:
Land W' x D': 40 x 125

Sewers: Yes
Flight Path: No
X-Traffic: No
Freeway: No

Corner Lot: No
Golf Front: No
Horse Lot: No
View: None

Zoning: (Refer Issuing Agency)
Code Split: No
Impairment: None

Use Code: 0100 (Single Family Residence)
0 = Residential
1 = Single Family Residence
0 = Open
0 = Unused or Unknown Code (No Meaning)

Situs Address:
1067 W 17TH ST LOS ANGELES CA 90731-4522

Legal Description (for assessment purposes):
PECK'S GRAND VIEW TRACT LOT 5 BLK 23

Building Information

SUBPART: 0101
Design Type: 0120
Quality Class: D95B
of Units: 1
Beds/Baths: 5/4
Building SqFt: 3,292
Year Built: 2005
Effective Year: 2005
Depreciation: UR50 // 0
RCN Other: \$ 36,990
RCN Other Trended: \$ 54,449
Year Change: 2006

Design Type: 0120
0 = Residential
1 = Single Family Residence
2 = Central Heat
0 = Unused or Unknown Code (No Meaning)

SUMMARY: **Total**
of Units: 1
Beds/Baths: 5/4
Building SqFt: 3,292
Avg SqFt/Unit: 3,292

▼ Events History

Ownership ()

Parcel Change ()

Show Re-Assessable Only: ☐

Recording Date	Seq. #	Re-Assessed	# Parcels	%	Ver. Code	DTT Sale Price	Assessed Value
10/28/2020	50	No	1	00%-0	1	\$ 9	\$ 710,850
06/27/2003	50	No		00%-0		\$ 0	\$ 194,671
01/22/1997	50	No		00%-0		\$ 0	\$ 173,344
12/23/1985	50	Yes	1	00%-0	A	\$ 0	\$ 139,000
10/14/1983	50	Yes	1	00%-0	1	\$ 109,501	\$ 109,500
05/14/1980	50	Yes	1	50%-0	A	\$ 0	\$ 0

▼ Assessment History

Show All: ☐ Hide Inactive Rolls: ☐

Showing 1 to 10 of 60 entries.

Bill Number	Bill Type	Bill Status	Date to Auditor	Recording Date	Total Value	Land Value	Improvement Value
224-PSEG				10/28/2020	\$ 754,357	\$ 189,360	\$ 564,997
2230000	R	A	07/12/2023	10/28/2020	\$ 739,567	\$ 185,648	\$ 553,919
2220000	R	A	07/26/2022	10/28/2020	\$ 725,066	\$ 182,008	\$ 543,058
2210000	R	A	07/06/2021	10/28/2020	\$ 710,850	\$ 178,440	\$ 532,410
2200000	R	A	07/06/2020	06/27/2003	\$ 703,562	\$ 176,611	\$ 526,951
2190000	R	A	07/01/2019	06/27/2003	\$ 689,768	\$ 173,149	\$ 516,619
2180000	R	A	07/19/2018	06/27/2003	\$ 676,244	\$ 169,754	\$ 506,490

Bill Number	Bill Type	Bill Status	Date to Auditor	Recording Date	Total Value		Land Value		Improvement Value	
2170000	R	A	06/26/2017	06/27/2003	\$	662,985	\$	166,426	\$	496,559
2160000	R	A	07/05/2016	06/27/2003	\$	649,986	\$	163,163	\$	486,823
2150000	R	A	06/23/2015	06/27/2003	\$	640,224	\$	160,713	\$	479,511

CITIES, COUNTY, SCHOOLS AND ALL OTHER TAXING AGENCIES IN LOS ANGELES COUNTY

SECURED PROPERTY TAX FOR FISCAL YEAR JULY 1, 2023 TO JUNE 30, 2024

KEITH KNOX, TREASURER AND TAX COLLECTOR

FOR ASSISTANCE, CALL 1(213) 974-2111 OR 1(888) 807-2111, ON THE WEB AT propertytax.lacounty.gov

PROPERTY IDENTIFICATION ASSESSOR'S ID.NO.: 7462 001 005 23 000 OWNER OF RECORD AS OF JANUARY 1, 2023 NOT AVAILABLE ONLINE	ASSESSOR'S ID. NO. YR SEQ CK			
	7462 001 005 23 000 93			
MAILING ADDRESS 0104657-0104657 PDFEC 001 --34-- 569600 ASSESSEE NAME AND ADDRESS ARE NOT AVAILABLE ONLINE PER CA GOV CODE §6254.21	DETAIL OF TAXES DUE FOR			
	AGENCY	AGENCY PHONE NO.	RATE	AMOUNT
	GENERAL TAX LEVY ALL AGENCIES		1.000000 \$	7,325.67

VOTED INDEBTEDNESS			
CITY-LOS ANGELES		.011448 \$	83.86
METRO WATER DIST		.003500	25.64
COMMNTY COLLEGE		.060231	441.23
UNIFIED SCHOOLS		.124219	909.99
DIRECT ASSESSMENTS			
SAFE CLEAN WATER	(833) 275-7297	\$	83.67
FLOOD CONTROL	(626) 979-5498		21.69
LACO VECTR CNTRL	(800) 273-5167		18.97
LACITY PARK DIST	(213) 485-4795		16.47
LA STORMWATER	(213) 485-2294		17.29
RPOSD MEASURE A	(833) 265-2600		59.58
CITY LT MAINT	(213) 847-1821		42.45
TRAUMA/EMERG SRV	(866) 587-2862		164.60

Save Money – Save Time – Pay Online
ftc.lacounty.gov

Electronic Payment Information
(Required for Online and Telephone Payments)
ID#:19 7462 001 005 8 YEAR:23 SEQUENCE:000 3
Personal Identification Number (PIN)
PIN: H1378H

SPECIAL INFORMATION

PROPERTY LOCATION AND/OR PROPERTY DESCRIPTION 1067 W 17TH ST PECK'S GRAND VIEW TRACT LOT 5 BLK 23	VALUATION INFORMATION		
	ROLL YEAR 23-24	CURRENT ASSESSED VALUE	TAXABLE VALUE
	LAND IMPROVEMENTS	185,648 553,919	185,648 553,919

ASSESSOR'S REGIONAL OFFICE REGION #14 INDEX: TRA:00014 SOUTH DISTRICT OFFICE 1401 E WILLOW STREET SIGNAL HILL CA 90755 (562)256-1701		TOTAL LESS EXEMPTION: HOME		739,567 7,000
ACCT. NO.: 572 PRINT NO.: 344657 BILL ID.:IB		NET TAXABLE VALUE		732,567

1ST	\$4,605.56 DUE NOVEMBER 1, 2023 (After December 10, 2023, add 10% penalty)	2ND	\$4,605.55 DUE FEBRUARY 1, 2024 (After April 10, 2024, add 10% penalty and \$10 cost)	1ST + 2ND	\$9,211.11 IF PAYING BOTH BY DECEMBER 10, 2023 (Include 1st & 2nd stubs if paying by mail)
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ANY RETURNED PAYMENT MAY BE SUBJECT TO A FEE UP TO \$50.00. SEE REVERSE SIDE FOR MORE INFORMATION.

INFORMATION ONLY

2023

DETACH AND MAIL WITH YOUR PAYMENT, ONLY IF YOUR TAXES ARE NOT PAID BY YOUR LENDER/MORTGAGE COMPANY.

ASSESSEE NAME AND ADDRESS ARE NOT AVAILABLE ONLINE PER CA GOV CODE §6254.21

ASSESSOR'S ID. NO. YR SEQ CK PK
7462 001 005 23 000 93 2

2ND INSTALLMENT DUE
\$4,605.55

INDICATE AMOUNT PAID

2ND Installment Taxes due Feb. 1 and must be received or USPS Postmarked by April 10
If received or postmarked after, include 10% penalty and \$10 cost

MAKE PAYMENT PAYABLE TO:
Please write the ASSESSOR'S ID. NO. on the lower left corner of your payment.
63912

LOS ANGELES COUNTY TAX COLLECTOR
P.O. BOX 54018
LOS ANGELES, CA 90054-0018

24623000374620010050000460555000050761091220410

2ND

INFORMATION ONLY

2023

DETACH AND MAIL WITH YOUR PAYMENT, ONLY IF YOUR TAXES ARE NOT PAID BY YOUR LENDER/MORTGAGE COMPANY.

ASSESSEE NAME AND ADDRESS ARE NOT AVAILABLE ONLINE PER CA GOV CODE §6254.21

ASSESSOR'S ID. NO. YR SEQ CK PK
7462 001 005 23 000 93 1

1ST INSTALLMENT DUE
\$4,605.56

INDICATE AMOUNT PAID

1ST Installment Taxes due Nov. 1 and must be received or USPS Postmarked by December 10
If received or postmarked after, include 10% penalty

MAKE PAYMENT PAYABLE TO:
Please write the ASSESSOR'S ID. NO. on the lower left corner of your payment.
63925

LOS ANGELES COUNTY TAX COLLECTOR
P.O. BOX 54018
LOS ANGELES, CA 90054-0018

23623000374620010050000460556000050661192511211

1ST

IMPORTANT INFORMATION

For information about property tax assistance and relief programs, please visit our website at ttc.lacounty.gov to view options under **SECURED (REAL) PROPERTY TAX PROGRAMS AND SERVICES**.

HOW YOUR PROPERTY TAX BILL IS CREATED AND WHAT OFFICE TO CONTACT FOR ADDITIONAL INFORMATION

It takes three separate Los Angeles County offices, ASSESSOR, AUDITOR-CONTROLLER, and TREASURER AND TAX COLLECTOR to produce and account for your property tax bill and payment.

* * * * *

The Los Angeles County **ASSESSOR** establishes the assessed value of your property by appraising the value of that property under State law. The assessed value of your property is placed on the "Assessment Roll." The Assessor also approves and applies all exemptions which are included in the Assessment Roll. The Roll is then presented to the Los Angeles County Auditor-Controller for further processing.

- The items listed below are within the jurisdiction of the Assessor's Office and questions regarding these areas should be directed to that office; or, visit the website at propertytax.lacounty.gov:
- | | |
|-----------------------------------------------------------------------|----------------------------------|
| Assessed Values | Homeowners' Exemptions |
| Exemptions - General | Name/Mailing Address Changes |
| Reappraisable Changes in Ownership | Decline-in-Value Reviews |
| Parent-Child/Grandparent-Grandchild Transfers (Proposition 19) | Misfortune & Calamity Tax Relief |
| Age 55 and Older/Disabled Persons Tax Base Transfers (Proposition 19) | |
| Disaster Relief Tax Base Transfers (Proposition 19) | |

The Los Angeles County Assessor's Public Service Section is located in Room 225, 500 W. Temple St., Los Angeles, CA 90012-2770.

You may send a request for assistance by going to: assessor.lacounty.gov/contact/assessor

The address and phone number of the Assessor's district office that handles your assessment is shown on the front of this bill.

* * * * *

The Los Angeles County **AUDITOR-CONTROLLER** adds direct assessments to the Tax Roll then applies the General Tax Levy (1%) and Voted Indebtedness (voter & bonded) tax rates to the value on the Tax Roll. This function is called "extending the Assessment Roll." The Extended Roll is then sent to the Los Angeles County Treasurer and Tax Collector for individual tax bill distribution and payment collection.

Direct Assessment questions should be directed to the agency authorizing the charge at the telephone number shown on the face of this bill. This information is also available online at: auditor.lacounty.gov/direct-assessments.

The Los Angeles County Auditor-Controller is located in Room 153, 500 W. Temple St., Los Angeles, CA 90012-3552.

Website: propertytax.lacounty.gov

- Information related to the items listed below are within the jurisdiction of the Auditor-Controller and questions regarding these areas should be directed to that office by email at propertytax@auditor.lacounty.gov:
- | | |
|--------------------|-----------------------------------------------------------|
| Direct Assessments | Refunds - Change in Taxes Due to an Assessor Value Change |
| General Tax Levy | Voted Indebtedness |

* * * * *

Electronic Check Processing - When you provide a check as payment, you authorize the County of Los Angeles to either use information from your check to make a one-time electronic fund transfer from your bank account or process the payment as a check transaction. If we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. The transaction will appear on your bank statement as "LA Co TTC Paymnt."

The Los Angeles County **TREASURER AND TAX COLLECTOR** receives the Extended Roll, prints the property tax bills and mails them to the names and addresses on the Roll. When you send your remittance to pay your tax bill, the Treasurer and Tax Collector then posts that payment to your property. The Los Angeles County Treasurer and Tax Collector is located at 225 N. Hill St., Los Angeles, CA 90012-2798.

- The items listed below are within the jurisdiction of the Treasurer and Tax Collector. Questions regarding these areas should be directed to this office:
- | | | |
|-----------------|----------------|------------------------|
| Due Dates | Payment Amount | Refunds - Overpayments |
| Payment Posting | Penalties | Defaulted Taxes |

If these taxes remain unpaid after June 30th of the fiscal year indicated on the reverse side of this bill, you will be charged delinquency penalties, costs, redemption penalties, and a redemption fee.

School district parcel tax exemption information is available online at ttc.lacounty.gov.

HOW TO CONTACT OUR OFFICE

You may not need to speak with a representative for common requests. Please visit ttc.lacounty.gov/public-inquiries for self-service options or to submit an inquiry.

- Visit us: 225 North Hill Street, First Floor Lobby, Los Angeles, CA 90012
Call us: 1(213) 974-2111, if outside of Los Angeles County, or 1(888) 807-2111, if in Los Angeles County. Anyone who is hearing impaired and has TDD equipment may leave a message at 1(213) 974-2196 or use California Relay Services at 1(800) 735-2929.
Website: propertytax.lacounty.gov

Si usted requiere información en Español acerca de los impuestos de su propiedad, por favor llame al 1(213) 974-2111 o al 1(888) 807-2111. Operadoras que hablan Español le ayudarán. También puede visitar nuestra página de Web al propertytax.lacounty.gov.

* * * * *

LOS ANGELES COUNTY ASSESSMENT APPEALS BOARD

The property taxes you pay are primarily based on your property's assessed value as determined by the Los Angeles County Assessor. If you disagree with the assessed value placed on your property, you can file an appeal with the ASSESSMENT APPEALS BOARD during the filing periods stated below. **Applications may be filed online at: lacaab.lacounty.gov.**

- Regular Assessments** - Filing period is July 2 through November 30.
Supplemental/Adjusted/Escape/Roll Corrections - No later than 60 days after the mailing date on the notice or tax bill.
Misfortune & Calamity Reassessments - Within six months of the mailing date of the Assessor's proposed reassessment notice due to property damaged by misfortune or calamity.

For more information, please visit bos.lacounty.gov/services/assessment-appeals/aab-resources.

The Los Angeles County Assessment Appeals Board is located at 500 W. Temple St., Room B4, Los Angeles, CA 90012; Telephone numbers: 1(213) 974-1471; 1(888) 807-2111; 1(800) 735-2929 (TDD);
Website: bos.lacounty.gov/Services/Assessment-Appeals.

INFORMATION ONLY

PLEASE USE THIS BILL FOR PAYMENT ONLY IF YOUR TAXES ARE NOT PAID BY YOUR LENDER/MORTGAGE COMPANY.

PARA INFORMACIÓN ÚNICAMENTE

FAVOR DE USAR ESTA FACTURA PARA HACER PAGO SOLO SI SUS IMPUESTOS NO SON PAGADOS A TRAVES DE SU BANCO O CASA FINANCIERA.

TO PAY ONLINE, CHANGE YOUR MAILING ADDRESS, OR ACCESS ADDITIONAL SELF-SERVICE OPTIONS, PLEASE VISIT propertytax.lacounty.gov

INFORMATION ONLY

PLEASE USE THIS BILL FOR PAYMENT ONLY IF YOUR TAXES ARE NOT PAID BY YOUR LENDER/MORTGAGE COMPANY.

PARA INFORMACIÓN ÚNICAMENTE

FAVOR DE USAR ESTA FACTURA PARA HACER PAGO SOLO SI SUS IMPUESTOS NO SON PAGADOS A TRAVES DE SU BANCO O CASA FINANCIERA.

TO PAY ONLINE, CHANGE YOUR MAILING ADDRESS, OR ACCESS ADDITIONAL SELF-SERVICE OPTIONS, PLEASE VISIT propertytax.lacounty.gov



Property Tax Payment Inquiry

Last updated Tuesday June 18, 2024

Assessor ID Number: 7462-001-005 Year: 23 Seq. No.: 000

ELECTRONIC FUND TRANSFER (EFT) NUMBER

ID#: 19 7462 001 005 8 YEAR: 23 SEQUENCE: 000 3

Installment 1

Tax Amount	\$4,605.56
Penalty Amount	\$0.00
Total Due	\$4,605.56
Paid Amount	\$4,605.56
Balance Due	\$0.00
Delinquent If Not Paid By	

Installment 2

Tax Amount	\$4,605.55
Pen/Cost Amount	\$0.00
Total Due	\$4,605.55
Paid Amount	\$4,605.55
Balance Due	\$0.00
Delinquent If Not Paid By	

Message:

Tax Status: CURRENT

[Select Another Account](#)

For help or inquiries regarding online payments, visit: ttc.lacounty.gov/public-inquiries.
 Our business hours are 8:00 a.m. to 5:00 p.m., Pacific Time, Monday through Friday, excluding [Los Angeles County holidays](#).
 Our office is located in the Kenneth Hahn Hall of Administration, 225 North Hill Street, First Floor Lobby, Los Angeles, CA 90012.

If you are having trouble using this site, it may be because you are using a slightly older internet browser or an unsupported internet browser.
 See a [list of supported internet browsers](#).

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20201348818



Pages:
0003

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

10/28/20 AT 08:00AM

PCOR SURCHARGE \$20.00

FEES:	45.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	120.00



LEADSHEET



202010281000049

00019190693



011364814

SEQ:
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

320335673

**RECORDING REQUESTED BY
Lawyers Title - SD
WHEN RECORDED MAIL THIS
DOCUMENT AND TAX STATEMENTS TO:**

Gregg Macellven and Clarita Macellven
1067 West 17th Street
San Pedro, CA 90731

APN: **7462-001-005**
Escrow No: **SDL97774-LT147-SG**
Title No: **320335673**

Space above this line for Recorder's use

QUITCLAIM DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)

11911 DOCUMENTARY TRANSFER TAX IS \$0.00, CITY TRANSFER TAX \$0.00
— computed on full value of property conveyed, AND

R&T This conveyance confirms a change of name, and the grantor and grantee are the same party

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

Gregg D. MacEllven and Clarita MacEllven, husband and wife as joint tenants

do(es) hereby REMISE, RELEASE AND FOREVER QUITCLAIM to


Gregg Macellven and Clarita Macellven, husband and wife as joint tenants

the following described real property in the County of Los Angeles, State of CALIFORNIA:


For legal description of the real property herein, see Exhibit A attached hereto and made a part hereof.

Commonly known as: 1067 West 17th Street, Area of San Pedro, City of Los Angeles, , CA 90731

Dated: October 19, 2020



Gregg D MacEllven



Clarita MacEllven

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

STATE OF CALIFORNIA)

COUNTY OF Los Angeles)

SS.

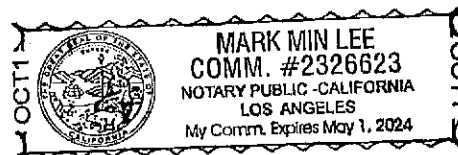
On October 20, 2020 before me, Mark Min Lee, Notary Public, personally appeared Gregg D. MacEllven & Clarita MacEllven

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: 



MAIL TAX STATEMENTS AS DIRECTED ABOVE

Exhibit A

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 5, BLOCK 23 OF PECK'S GRAND VIEW TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 8 PAGE(S) 79 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

ASSESSOR'S PARCEL NUMBER: 7462-001-005

This page is part of your document - DO NOT DISCARD

03 1848951

RECORDED/FILED IN OFFICIAL RECORDS
RECORDER'S OFFICE
LOS ANGELES COUNTY
CALIFORNIA

JUN 27 2003

AT 8AM.

TITLE(S) :

Deed



LEAD SHEET

FEE



D.T.T

CODE

20

CODE

19

CODE

9

NOTIFICATION SENT \$4 ©

Assessor's Identification Number (AIN)

To be completed by Examiner OR Title Company in black ink.

Number of Parcels Shown

7462-001-005

001

THIS FORM NOT TO BE DUPLICATED

6/27/03

FIRST AMERICAN TITLE COMPANY LOS ANGELES

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

GREGG D. MACELLVEN
CLARITA MACELLVEN
1067 WEST 17TH STREET
SAN PEDRO, CA 90731

03 1848951

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

The undersigned Grantor(s) declare(s): Documentary transfer tax is \$ 0 9154
ESCROW NO.: 5639KA (X) computed on full value of property conveyed, or
TITLE ORDER NO.: 894185-11 () computed on the full value less liens or
ASSESSOR'S PARCEL NO.: encumbrances remaining at the time of sale

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged:
GREGG D. MACELLVEN

hereby GRANT(S) to GREGG D. MACELLVEN AND CLARITA MACELLVEN, husband and wife as joint tenants

The following real property in the City of SAN PEDRO, LOS ANGELES County, State of California:

described as: Lot 5 in Block No.23, PECK'S GRAND VIEW Tract, CITY OF SAN PEDRO, County of LOS ANGELES, State of California, as per map recorded in Book 8, Page(s) 79 of maps, in the office of the County Recorder of said County.

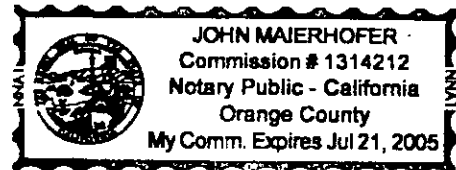
Date: April 8, 2003

Gregg D. Macellven
GREGG D. MACELLVEN

STATE OF CALIFORNIA)
COUNTY OF Orange)

On 21 June 2003 before me, the undersigned,
Personally appeared Gregg D. Macellven

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



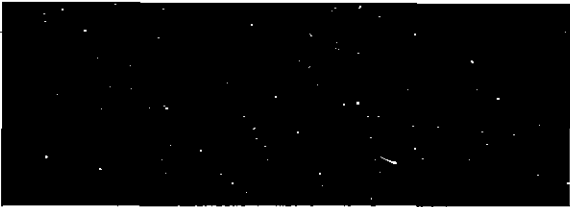
Witness my hand and official seal.

Signature John

(This area for official notarial seal)

MAIL TAX STATEMENTS TO:

Sue As As



Order No.
Escrow No.
Loan No.

97 107922

WHEN RECORDED MAIL TO:

Gregg D. MacEllven
1067 W. 17th Street
San Pedro, CA 90731

RECORDED/FILED IN OFFICIAL RECORDS
RECORDER'S OFFICE
LOS ANGELES COUNTY
CALIFORNIA

8:04 AM JAN 22 1997

SPACE ABOVE THIS LINE FOR RECORDING FEE

DOCUMENTARY TRANSFER TAX \$ 0.00

FEE \$10 P
2

- ... Computed on the consideration or value of property conveyed;
... Computed on the consideration or value less liens or encumbrances remaining at time of sale; OR
... ☒ Exempt from imposition of the Documentary Transfer Tax pursuant to Revenue and Taxation Code § 11927(a), on transferring community, quasi-community, or quasi-marital property assets between spouses, pursuant to a judgment, an order, or a written agreement between spouses in contemplation of any such judgment or order.

Kimberly Anne MacEllven
Signature of declaring grantor or grantee

INTERSPOUSAL TRANSFER GRANT DEED

(Excluded from reappraisal under California Constitution Article 13A § 1 et seq.)

This is an Interspousal Transfer and not a change in ownership under § 63 of the Revenue and Taxation Code and Grantor(s) has(have) checked the applicable exclusion from reappraisal:

- ☐ A transfer to a trustee for the beneficial use of a spouse, or the surviving spouse of a deceased transferor, or by a trustee of such a trust to the spouse of the trustor;
- ☒ A transfer to a spouse or former spouse in connection with a property settlement agreement or decree of dissolution of a marriage or legal separation;
- ☐ A creation, transfer, or termination, solely between spouses, of any co-owner's interest;
- ☐ The distribution of a legal entity's property to a spouse or former spouse in exchange for the interest of each spouse in the legal entity in connection with a property settlement agreement or a decree of dissolution of a marriage or legal separation;
- ☐ Other: _____
- ☒ Check when creating separate property interest in grantee spouse: It is the express intent of the grantor, being the spouse of the grantee, to convey all right, title and interest of the grantor, community or otherwise, in and to the herein described property to the grantee as his/her sole and separate property.

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

Kimberly Anne MacEllven

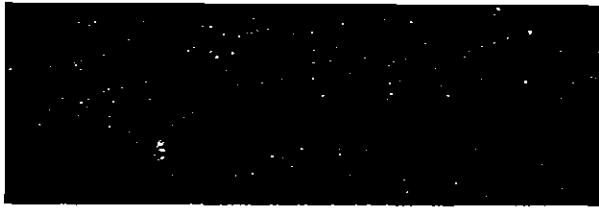
hereby GRANT(S) to

Gregg D. MacEllven
1067 W. 17th Street
San Pedro, CA 90731

MAIL TAX STATEMENTS TO:

Gregg D. MacEllven
1067 W. 17th Street
San Pedro, CA 90731

(continued on reverse side)



the real property in the City of San Pedro
State of California, described as

, County of Los Angeles

2

Lot 5, Block 23 of Peck's Grand View Tract, in the
City of Los Angeles, County of Los Angeles, State
of California, as per map recorded in Book 8, page 79
of Maps, in the Office of the County Recorder of said
County

Dated August 23, 1996

STATE OF CALIFORNIA } ss.
COUNTY OF Los Angeles

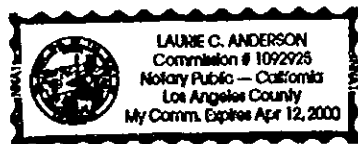
On August 23, 1996 before me,
Laurie C. Anderson, Notary Public
personally appeared Kimberly Anne MacEllven

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

WITNESS my hand and official seal.

Signature [Signature]

Kimberly Anne MacEllven
Kimberly Anne MacEllven



(This area for official notarial seal)

SAFECO TITLE INSURANCE COMPANY

AND WHEN RECORDED MAIL THIS DEED, AND UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENT TO:

RECORDED IN OFFICIAL RECORDS
OF LOS ANGELES COUNTY, CA
DEC 23 1985 AT 8 A.M.
Recorder's Office

NAME Mr. & Mrs. Gregg D. MacEllven
STREET ADDRESS 1067 W. 17th Street
San Pedro, Ca 90731
CITY, STATE, ZIP

TITLE (ORDER NO) ESCROW NO 1869-LF

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

FEE \$27 R
A.F.N.F. 2

THE UNDERSIGNED GRANTOR(S) DECLARE(S)

DOCUMENTARY TRANSFER TAX IS \$ 152.90

☒ computed on full value of property conveyed, or

☐ computed on full value less value of liens or encumbrances remaining at time of sale, and

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

RICHARD A. GOODMAN, LAURIE N. GOODMAN, RANDOLPH J. PERAZZINI AND GAIL PERAZZINI,

hereby GRANT(S) to GREGG D. MacELLEN AND KIMBERLY A. MacELLEN, husband and wife as joint tenants,

the following described real property in the City of Los Angeles

County of Los Angeles, State of California.

Lot 5 in Block 23 of Fecks Grand View Tract, in the City of Los Angeles, as per map recorded in Book 8 Page 19 of Maps, in the office of the County Recorder of said County.

Dated December 10th, 1985

STATE OF CALIFORNIA

COUNTY OF Los Angeles } SS

On December 17th, 1985 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Richard A. Goodman and Laurie N. Goodman

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that they executed the same. WITNESS my hand and official seal.

Signature

LAURALEE FARICELLI

RICHARD A. GOODMAN

LAURIE N. GOODMAN

RANDOLPH J. PERAZZINI

GAIL PERAZZINI

GAIL PERAZZINI

GAIL PERAZZINI

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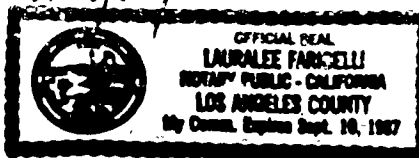
GAIL PERAZZINI

GAIL PERAZZINI

GAIL PERAZZINI

GAIL PERAZZINI

GAIL PERAZZINI



(This area for official notarial seal)

STATE OF CALIFORNIA
COUNTY OF

Los Angeles

ss.

On December 17th, 1985

before me, the undersigned, a Notary Public in and for

said State, personally appeared Richard A. Goodman

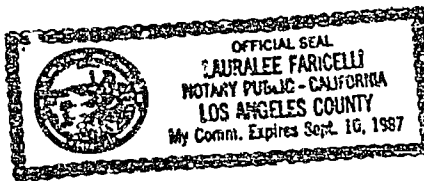
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is
subscribed to the within instrument as the Attorney in Fact of Randolph J. Perazzini and
Gail Perazzini

and acknowledged to me that he/she subscribed the name(s)
of Randolph J. Perazzini and
Gail Perazzini
thereto as principal(s), and his/her own name as Attorney in
Fact

WITNESS my hand and official seal.

Signature:

Lauree Faricelli



(This area for official notarial seal)

85 1509224

This page is part of your document - DO NOT DISCARD



20211738534



Pages:
0017

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

11/23/21 AT 08:00AM

FEES:	72.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	147.00



LEADSHEET



202111231070064

00021559504



012915598

SEQ:
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

321335823

Recording Requested By
Lawyers Title

Recording Requested By:
UNITED WHOLESALE MORTGAGE, LLC 585
SOUTH BOULEVARD E PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
And After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1321026659

321026659

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN: 100032413210266594

MERS Phone: 888-679-6377

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 NOVEMBER 17, 2021, together with all Riders to this document.
- (B) "Borrower" is Gregg Macellven and Clarita Macellven, Husband and Wife, As Joint Tenants BORROWER'S ADDRESS IS 1067 W. 17th Street, San Pedro, California 90731.

Borrower is the trustor under this Security Instrument.

- (C) "Lender" is United Wholesale Mortgage, LLC

Lender is a LIMITED LIABILITY COMPANY organized
and existing under the laws of MICHIGAN
Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

- (D) "Trustee" is David E. Fennell, Esq., Northwest Trustee Services
1241 East Dyer Road, Suite 250, Santa Ana, California 92705

- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security



Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated NOVEMBER 17, 2021

The Note states that Borrower owes Lender SIX HUNDRED TWENTY-THREE THOUSAND EIGHT HUNDRED AND 00/100 Dollars (U.S. \$ 623,800.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 1, 2051

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "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.

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

(J) "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.

(K) "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.

(L) "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.

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

(N) "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.

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

(P) "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.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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.

(R) "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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. 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 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the
COUNTY of LOS ANGELES :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

See Attached ~~EXHIBIT A~~
A.P.N.: 7462001005

which currently has the address of

1067 W. 17th Street

[Street]

San Pedro

[City]

, California

90731

[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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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.

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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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, reinstate 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 bring a court action to assert 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 execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner 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 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 all or 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 deed conveying the Property without any covenant or warranty, expressed or implied. 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. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower; the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

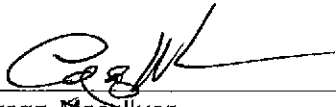
25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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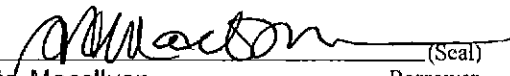


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.



Gregg Macellven (Seal)
-Borrower



Clarita Macellven (Seal)
-Borrower



[Space Below This Line For 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 LOS ANGELES)

On November 17, 2021 before me, Vivian Goldberg, Notary Public
Date Here Insert Name and Title of the Notarizing Officer

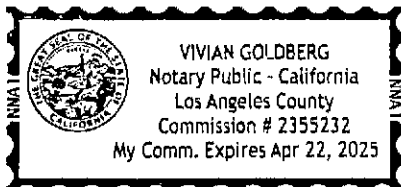
personally appeared Gregg Macellven AND Clarita Macellven

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.



Notary Seal

Signature of Notary Public

Loan Originator: Kevin James Darmody, NMLSR ID 1245250
Loan Originator Organization: C2 Financial Corporation, NMLSR ID 135622
Loan Originator Organization: UNITED WHOLESALE MORTGAGE, LLC, NMLSR ID 3038



Exhibit A

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 5, BLOCK 23 OF PECK'S GRAND VIEW TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 8 PAGE(S) 79 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

ASSESSOR'S PARCEL NUMBER: 7462-001-005

Los Angeles, California
Searched: Lt 5 Blk 23 Map 8/79
Order: LL-UFB-00391

Property Cover: 1/2/1947 - 6/10/2024
Searched By: KARTHIK NARAYAN
Searched On: 6/20/2024 6:38 PM

Company: STELLAR INNOVATIVE | MAITLAND | 01 | CRN: 19594-00000

Search Filters

From Date:
Thru Date: 6/20/2024
Grantor/Grantee: 0%-100%

Doc Types Inc: N/A
Doc Categories: N/A

Results Filters

Sort Order: Reverse Chronological

		#	Type	CI	Rec Date	Doc ID	Party 1	Party 2	Legal	Remarks
✕		15	HMS		2/1/1947	24205/89	RUSSE	LL WILLIAM D&ONOLEE M	Lt 5 Blk 23 Map 8/79	
?		16	INSREL		3/29/1954	1437	RUSSE	LL 20879 387	Lt 5 Blk 23 Map 8/79	Co: TIC
✓		17	TDD	1	3/29/1954	1438	RUSSE	LL WILLIAM D&O M HJ 4400	Lt 5 Blk 23 Map 8/79	Co: TIC, \$4,400.00
✓		18	TDD	2	7/28/1976	4667	RUSSE	LL PETROS GEO J 3500	Lt 5 Blk 23 Map 8/79	\$3,500.00
		19	POL		10/13/1976	0020565	PALAC	TRI 0020565 20	Lt 5 Blk 23 Map 8/79	Co: CCT, IMG LOC: 00000018
✓		20	TDDREL	1	10/13/1976	2517	RUSSE	LL 01438 032954	Lt 5 Blk 23 Map 8/79	Co: CCT, Ref: 3/29/1954 1438
➡		21	DEG		10/13/1976	2518	PALAC	PALACIOS PHYLLIS A *	Lt 5 Blk 23 Map 8/79	Co: CCT
➡		22	DEG		10/13/1976	2519	RUSSE	PALACIOS PHYLLIS A 5115	Lt 5 Blk 23 Map 8/79	Co: CCT, \$51.15 (county TT), \$46,500.00(est)
✓		23	TDD	3	10/13/1976	2520	PALAC	IOS GLE FSLA 37200	Lt 5 Blk 23 Map 8/79	Co: CCT, \$37,200.00
✓		24	TDD	4	10/13/1976	2521	PALAC	IOS SCOTTI ANGELO& * 4600	Lt 5 Blk 23 Map 8/79	Co: CCT, \$4,600.00
✓		25	TDDREL	2	11/12/1976	5204	RUSSE	LL 04667 072876	Lt 5 Blk 23 Map 8/79	Co: CCT, Ref: 7/28/1976 4667
✓		26	TDD	5	12/7/1977	1343495	PALACIOS PHYLLIS A PALACIOS BOISVERT MILDRED J 5000	BOISVERT MILDRED J	Lt 5 Blk 23 Map 8/79	Co: TIC, \$5,000.00
		27	POL		12/4/1978	0043552	ROY	TRI 0043552 20	Lt 5 Blk 23 Map 8/79	Co: CCT, IMG LOC: 00000050
➡		28	DEG		12/4/1978	1343694	PALACIOS PHYLLIS A PALACROY MICHAEL R& 7700F	ROY KEITH RICHARD ROY MICHAEL ROBERT(+1)	Lt 5 Blk 23 Map 8/79	Co: CCT, \$77.00F (county TT), \$70,000.00(est)
➡		29	DEG		12/4/1978	1343695	ROY THERESA A ROY ROY KEITH P *	ROY THERESA A ROY KEITH R(+1)	Lt 5 Blk 23 Map 8/79	Co: CCT
✓		30	TDD	6	12/4/1978	1343696	ROY MICHAEL ROBERT ROY KEITH GLD FED S&L ASSN RICHARD(+1)		Lt 5 Blk 23 Map 8/79	Co: CCT, \$56,000.00

✓	31	TDD	7	12/28/1978	1442018	ROY MICHAEL ROBERT ROY KEITH CATON ELEANOR M RICHARD(+1)	Lt 5 Blk 23 Map 8/79	Co: CCT, \$5,000.00
✓	32	TDDREL	3	2/8/1979	166088	PALACIOS 02520 101376	PALACIOS PHYLLIS A	Lt 5 Blk 23 Map 8/79 Co: CCT, Ref: 10/13/1976 2520
✓	33	TDDREL	5	2/28/1979	231270	PALACIOS 1343495 120777	PALACIOS PHYLLIS A	Lt 5 Blk 23 Map 8/79 Co: CCT, Ref: 12/7/1977 1343495
	34	POL		6/26/1979	0049216	ROY	TRI 0049216 20	Lt 5 Blk 23 Map 8/79 Co: CCT, IMG LOC: 00000064
✓	35	TDD	8	6/26/1979	695183	ROY KEITH RICHARD ROY MICHAEL ROBERT(+2)	LUBEN MILTON & FRANCES LUBEN MILTON	Lt 5 Blk 23 Map 8/79 Co: CCT, \$17,000.00
✓	36	TDDREL	7	8/1/1979	845360	ROY 1442018 122878	ROY KEITH RICHARD ROY MICHAEL ROBERT	Lt 5 Blk 23 Map 8/79 Co: CCT, Ref: 12/28/1978 1442018
✓	37	TDDREL	4	10/26/1979	1203163	PALACIOS 02521 101376	PALACIOS PHYLLIS A	Lt 5 Blk 23 Map 8/79 Co: CCT, Ref: 10/13/1976 2521
➔	38	DEG		5/15/1980	487605	ROY KEITH RICHARD ROY ROY MICHAEL R	ROY MICHAEL ROBERT	Lt 5 Blk 23 Map 8/79
✓	39	TDD	9	8/14/1980	778781	ROY JUNE MAUREEN ROY MICHAEL ROBERT(+2)	NELMS ROBERT G	Lt 5 Blk 23 Map 8/79 Co: TIC, \$12,000.00
✓	40	TDDASN	9	10/15/1980	1020947	NELMS ROBERT G NELMS LYND RAE(+1)	LEVIN SOLOMON & EVELYN LEVIN SOLOMON	Lt 5 Blk 23 Map 8/79 Co: TIC, Ref: 8/14/1980 778781
✓	41	TDDASN	9	10/28/1980	1072406	NELMS ROBERT G NELMS LYND RAE(+1)	VASCONCELLOS J ANTHONY VASCONCELLOS J ANTHONY & CAROL LEE	Lt 5 Blk 23 Map 8/79 Co: TIC, Ref: 8/14/1980 778781
✓	42	TDDASN	9	12/2/1980	1209536	NELMS LYND NELMS ROBERT G(+1)	ROSSETTI FRANK ROSSETTI FRANK & ROSE	Lt 5 Blk 23 Map 8/79 Co: STW, Ref: 8/14/1980 778781
	43	POL		2/23/1981	0248282	GOODM ROY(+1)	TRI 0248282 F TRI 0248282 F(+1)	Lt 5 Blk 23 Map 8/79 Co: STW, IMG LOC: 81009854
✓	44	TDDREL	9	2/23/1981	192872	ROY 0778781 081480	ROY JUNE MAUREEN ROY MICHAEL ROBERT & JUNE MAUREEN(+1)	Lt 5 Blk 23 Map 8/79 Co: STW, Ref: 8/14/1980 778781
✗	45	AGR	11	2/23/1981	192873	PERAZZINI GAIL GOODMAN RICHARD A & LAURIE N(+11)	ROY JUNE MAUREEN GOODMAN RICHARD A & LAURIE N(+7)	Lt 5 Blk 23 Map 8/79 Co: STW
✓	46	TDD	10	2/23/1981	192873	GOODMAN RICHARD A & LAURIE N ROY JUNE MAUREEN(+11)	GOODMAN LAURIE N PERAZZINI RANDOLPH & GAIL(+7)	Lt 5 Blk 23 Map 8/79 Co: STW, \$28,136.00
✓	47	TDDREL	8	10/14/1983	1209698	ROY 0695183 062679	ROY MICHAEL ROBERT ROY KEITH RICHARD	Lt 5 Blk 23 Map 8/79 Co: TIC, Ref: 6/26/1979 695183
➔	48	DEG		10/14/1983	1209699	ROY MICHAEL ROBERT ROY GOODMAN RICHARD A&LAUR&	GOODMAN RICHARD A & LAURIE N PERAZZINI	Lt 5 Blk 23 Map 8/79 Co: TIC, \$120.45F (county TT), \$109,500.00(est)

					12045F	RANDOLPH J & GAIL(+3)			
✓	49	TDD	12	10/14/1983	1209700	PERAZZINI GAIL PERAZZINI RANDOLPH J(+3)	GLD FED S&L ASSN	Lt 5 Blk 23 Map 8/79	Co: TIC, \$91,500.00
✓	50	TDD	13	10/14/1983	1209701	GOODMAN RICHARD A PERAZZINI GAIL(+3)	ROY MICHAEL ROBERT GOODMAN RICHARD A(+1)	Lt 5 Blk 23 Map 8/79	Co: TIC, \$18,000.00
✗	51	NOT		10/14/1983	1209702	PERAZZINI RANDOLPH GOODMAN RICHARD A(+4)		Lt 5 Blk 23 Map 8/79	Co: TIC
✓	52	TDDREL	6	12/20/1983	1505164	ROY 1343696 120478	ROY KEITH RICHARD ROY MICHAEL ROBERT	Lt 5 Blk 23 Map 8/79	Co: TIC, Ref: 12/4/1978 1343696
	53	POL		12/28/1983	8074039	ROY M ROY M(+2)	ICHAEL ROBERT XL 83293 00345 ICHAEL ROBERT XL 83305 02110(+2)	Lt 5 Blk 23 Map 8/79	Co: TIC
✗	54	INSREL	11	9/11/1984	1086385	TI & T CO TR GOODMAN 0192873 022381	GOODMAN LAURIE N GOODMAN RICHARD A(+1)	Lt 5 Blk 23 Map 8/79	Co: TIC, Ref: 2/23/1981 192873
➔	55	DEG		9/11/1984	1086385	TI & T CO TR TI& GOODMAN RICHARD A&LAURIE	GOODMAN LAURIE N GOODMAN RICHARD A & LAURIE N(+1)	Lt 5 Blk 23 Map 8/79	Co: TIC
	56	POL		1/11/1985	8171079	GOODM	AN RICHARD A XL	Lt 5 Blk 23 Map 8/79	Co: TIC
	57	POL		12/23/1985	8522288	MACEL	LVEN 0440577	Lt 5 Blk 23 Map 8/79	Co: NAM, IMG LOC: 0440577
	58	POL		12/23/1985	8522288	MACEL	LVEN 0440578*	Lt 5 Blk 23 Map 8/79	Co: NAM, IMG LOC: 0440578
➔	59	DEG		12/23/1985	1509224	GOODMAN RICHARD A PERAZZINI GAIL(+3)	MACELLVEN GREGG D MACELLVEN GREGG D & KIMBERLY A	Lt 5 Blk 23 Map 8/79	Co: SAF, \$152.90F (county TT), \$139,000.00(est)
✓	60	TDD	14	12/23/1985	1509225	MACELLVEN GREGG D & KIMBERLY A MACELLVEN KIMBERLY A(+2)	HOME SAV AMER	Lt 5 Blk 23 Map 8/79	Co: SAF, \$111,200.00
✓	61	TDD	15	12/23/1985	1509226	MACELLVEN GREGG D MACELLVEN GREGG(+5)	GOODMAN RICHARD A & LAURIE N GOODMAN RICHARD A(+1)	Lt 5 Blk 23 Map 8/79	Co: SAF, \$13,900.00
✓	62	TDDREL	13	1/28/1986	106967	GOODMAN& 1209701 101483	PERAZZINI GAIL PERAZZINI RANDOLPH(+2)	Lt 5 Blk 23 Map 8/79	Co: SAF, Ref: 10/14/1983 1209701
✓	63	TDDREC	12	3/7/1986	290627	GOODMAN& 1209700 101483	GOODMAN LAURIE N GOODMAN RICHARD A(+2)	Lt 5 Blk 23 Map 8/79	Co: SAF, Ref: 10/14/1983 1209700
	64	POL		11/12/1987	0167105	MACEL	TRI 0167105 Q	Lt 5 Blk 23 Map 8/79	Co: SOU, IMG LOC: 87161155
	65	POL		11/12/1987	0167105	MACEL	TRI 0167105 O	Lt 5 Blk 23 Map 8/79	Co: AMC, IMG LOC: 87171211
	66	POL		11/12/1987	0167105	MACEL	TRI 0167105	Lt 5 Blk 23 Map 8/79	IMG LOC: 87161155
	67	POL		11/12/1987	0167105	MACEL	TRI 0167105 N	Lt 5 Blk 23 Map 8/79	Co: INV, IMG LOC: 87171211

✓	68	TDD	16	11/12/1987	1805175	MACELLVEN KIMBERLY A MACELLVEN GREGG D(+2)		Lt 5 Blk 23 Map 8/79	Co: INV, \$23,000.00
✓	69	TDDREC	15	11/24/1987	1870277	MACELLVEN 1509226 122385	MACELLEVEN KIMBERLY A MACELLVEN GREGG	Lt 5 Blk 23 Map 8/79	Co: INV, Ref: 12/23/1985 1509226
✓	70	TDD	17	7/5/1989	1063753	MACELLVEN GREGG D MACELLVEN KIMBERLY A(+2)	B OF A	Lt 5 Blk 23 Map 8/79	Co: GWY, \$60,000.00, APN(s): 7462-001-005
✓	71	TDDREC	16	1/16/1990	74550	MACELLVEN 1805175 111287	MACELLVEN GREGG D & KIMBERLY A MACELLVEN GREGG D(+1)	Lt 5 Blk 23 Map 8/79	Co: GWY, Ref: 11/12/1987 1805175
	72	POL		10/22/1991	9126850	MACEL	LVEN 0689463*	Lt 5 Blk 23 Map 8/79	Co: CTI, IMG LOC: 0689463
✓	73	TDD	18	10/22/1991	1661591	MACELLVEN KIMBERLY A MACELLVEN GREGG B OF A D & KIMBERLY A(+2)		Lt 5 Blk 23 Map 8/79	Co: CTI, \$185,000.00
✓	74	TDDREC	14	11/12/1991	1783205	MACELLVEN 1509225 122385	MACELLVEN KIMBERLY A MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Co: CTI, Ref: 12/23/1985 1509225
✓	75	TDDREC	17	11/20/1991	1834057	MACELLVEN 1063753 070589	MACELLVEN GREGG D MACELLVEN KIMBERLY A	Lt 5 Blk 23 Map 8/79	Co: CTI, Ref: 7/5/1989 1063753
➔	76	DED		1/22/1997	107922	MACELLVEN KIMBERLY ANNE MACELMACELLVEN GREGG D	MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	
	77	POL		7/23/1999	3289464	MACEL	LVEN PRL RPT 0889679	Lt 5 Blk 23 Map 8/79	Co: NAM, IMG LOC: 0889679
	78	POL		4/7/2003	0894185	MACEL	TRI 0894185 05	Lt 5 Blk 23 Map 8/79	Co: FAT, IMG LOC: 03232921
	1	POL		4/9/2003	0170069	REYNA	TRI 0170069 28	Map 8/79	Co: PRV, IMG LOC: 03045466
➔	79	DED		6/27/2003	1848951	MACELLVEN GREGG D MACELMACELLVEN GREGG D&C	MACELLVEN CLARITA MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Co: FAT
✓	80	TDD	19	6/27/2003	1848952	MACELLVEN GREGG D MACELLVEN CLARITA(+1)	FIRST HORIZON HOME LOAN CORPORATION	Lt 5 Blk 23 Map 8/79	Co: FAT, \$302,400.00, APN(s): 7462-001-005
✓	81	TDD	20	6/27/2003	1848953	MACELLVEN CLARITA MACELLVEN GREGG D(+1)	FIRST HORIZON HOME LOAN CORPORATION	Lt 5 Blk 23 Map 8/79	Co: FAT, \$56,700.00, APN(s): 7462-001- 005
	82	POL		8/20/2003	1019555	YANG	TRI 1019555 05	Lt 5 Blk 23 Map 8/79	Co: FAT, IMG LOC: 03214974
✓	83	TDDREL	18	8/25/2003	2468512	MACELLVEN 1661591 102291	MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 10/22/1991 1661591
	84	POL		2/19/2004	1297573	MACEL	TRI 1297573 05	Lt 5 Blk 23 Map 8/79	Co: FAT, IMG LOC: 04051476
✓	85	TDD	21	2/19/2004	381537	MACELLVEN GREGG D MACELLVEN CLARITA(+1)	FIRST HORIZON HOME LOAN CORPORATION	Lt 5 Blk 23 Map 8/79	Co: FAT, \$306,000.00

✓	86	TDD	22	3/11/2004	587177	MACELLVEN GREGG D MACELLVEN CLARITA(+1)	CHASE MANHATTAN BANK USA	Lt 5 Blk 23 Map 8/79	Co: CTI, \$70,650.00
✓	87	TDD	19	3/17/2004	641982	MACELLVEN CLARITA MACELLVEN GREGG D(+1)		Lt 5 Blk 23 Map 8/79	Ref: 6/27/2003 1848952
✓	88	TDDREL	19	3/17/2004	641983	MACELLVEN 1848952 062703	MACELLVEN CLARITA MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 6/27/2003 1848952
✓	89	TDDREL	18	6/29/2004	1661775	MACELLVEN 1661591 102291	MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 10/22/1991 1661591
✗	90	AGR		6/30/2004	1673490	MACELLVEN GREGG MACEUCOLA MB	LOS ANGELES COUNTY	Lt 5 Blk 23 Map 8/79	
✓	91	TDD	23	9/1/2006	1956747	MACELLVEN CLARITA MACELLVEN GREGG D(+1)	VIRTUALBANK LYDIAN PRIVATE BANK VIRTUALBANK DIVISION	Lt 5 Blk 23 Map 8/79	Co: ALT, \$740,000.00, APN(s): 7462-001-005
✓	92	TDDFR	22	10/16/2006	2300449	MACELLVEN CLARITA MACELLVEN GREGG D(+1)	MACELLVEN CLARITA MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 3/11/2004 587177
✓	93	TDDREC	21	10/30/2006	2400566	MACELLVIEN 0381537 021904	MACELLVIEN CLARITA MACELLVIEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 2/19/2004 381537
✓	94	TDD	24	10/31/2006	2407722	MACELLVEN GREGG D MACELLVEN CLARITA C(+1)	BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIA	Lt 5 Blk 23 Map 8/79	Co: FID, \$80,000.00, APN(s): 7462-001- 005
✓	95	TDDREC	20	11/29/2006	2647742	MACELLVEN 1848953 062703	MACELLVEN CLARITA MACELLVEN GREGG D	Lt 5 Blk 23 Map 8/79	Ref: 6/27/2003 1848953
✓	96	TDD	25	8/1/2007	1814680	MACELLVEN GREGG D MACELLVEN CLARITA(+1)	INDYMAC BANK	Lt 5 Blk 23 Map 8/79	Co: CCT, \$798,850.00, APN(s): 7462-001-005
✓	97	TDD	26	8/1/2007	1814681	MACELLVEN CLARITA MACELLVEN GREGG D(+1)	INDYMAC BANK	Lt 5 Blk 23 Map 8/79	Co: CCT, \$115,000.00, APN(s): 7462-001-005
✓	98	TDDSTT	23	8/17/2007	1939035	LYDIAN PRIVATE BANK VIRTUALBANK DIVISION MACELLVEN CLARITA(+4)	CALIFORNIA RECONVEYANCE COMPANY	Lt 5 Blk 23 Map 8/79	Ref: 9/1/2006 1956747
✓	99	TDDREC	23	8/17/2007	1939036	CALIFORNIA RECONVEYANCE COMPANY MACELLVEN 1956747 090106	MACELLVEN GREGG D MACELLVEN CLARITA	Lt 5 Blk 23 Map 8/79	Ref: 9/1/2006 1956747
✓	100	TDDREC	24	8/31/2007	2034084	PRLAP INC MACELLVEN 2407722 103106	MACELLVEN GREGG D MACELLVEN CLARITA C	Lt 5 Blk 23 Map 8/79	Ref: 10/31/2006 2407722
	2	OOR		11/1/2007	019548334	36 01	019548334 110107	Map 8/79	Co: FID
	3	POL		1/8/2008	019548334	FUNIC	IELLO P#019548334	Map 8/79	Co: FID, IMG LOC: 040187208

	4	POL		1/8/2008	019548334	FUNIC	IELLO P#019548334 040187184*	Map 8/79	Co: FID, IMG LOC: 040187184
	5	OOR		10/9/2008	019575820	36 01	019575820 100908	Map 8/79	Co: FID
	6	POL		11/5/2008	019575820	MATHE	WS P#019575820 040201782*	Map 8/79	Co: FID, IMG LOC: 040201782
	7	POL		11/5/2008	019575820	MATHE	WS P#019575820 040201781*	Map 8/79	Co: FID, IMG LOC: 040201781
✓	101	TDDSFR	26	11/14/2008	2006147	MACELLVEN GREGG D INDYMAC BANK(+2)	INDYMAC BANK MACELLVEN CLARITA(+1)	Lt 5 Blk 23 Map 8/79	Ref: 8/1/2007 1814681APN(s): 7462-001-005
	102	OOR		1/14/2016	00373036			Lt 5 Blk 23 Map 8/79	Co: TIC, Rem: TU: 01 Dpt: 1111 TICOR IE PROD
	8	OOR		2/1/2016	23517			Map 8/79	Co: ADV, Rem: TU: 50 Dpt: Riverside - Title
✓	103	TDR	27	2/23/2016	190853	MACELLVEN, GREGG D (TRUSTOR) (HW) MACELLVEN, CLARITA (TRUSTOR) (HW)	INTERNATIONAL CITY BANK (BENEFICIARY)	Lt 5 Blk 23 Map 8/79	Co: TIC, \$518,000.00, Rem: MENTIONS SECURITY AGREEMENT/FIXTUR E FILING, APN(s): 7462-001-005
	9	OOR		3/31/2016	23561			Map 8/79	Co: ADV, Rem: TU: 50 Dpt: Riverside - Title
	10	OOR		6/4/2016	23612			Map 8/79	Co: ADV, Rem: TU: 50 Dpt: Riverside - Title
	11	OOR		8/1/2016	23658			Map 8/79	Co: ADV, Rem: TU: 50 Dpt: Riverside - Title
	12	OOR		8/2/2016	23659			Map 8/79	Co: ADV, Rem: TU: 50 Dpt: Riverside - Title
✓	104	TDDREC	27	4/3/2017	363309	INTERNATIONAL CITY BANK (UNDERSIGNED) INTERNATIONAL CITY BANK (TRUSTEE)	MACELLVEN, GREGG D (TRUSTOR) MACELLVEN, CLARITA (TRUSTOR)	Lt 5 Blk 23 Map 8/79	Co: TIC, Ref: 2/23/2016 190853APN(s): 7462- 001-005
	13	OOR		11/16/2017	117082900			Map 8/79	Co: LTI, Rem: TU: 08 Dpt: 6323-BURBANK OPS
	105	OOR		1/17/2019	00580297			Lt 5 Blk 23 Map 8/79	Co: TIC, Rem: TU: 01 Dpt: 1111 TICOR IE PROD
	106	OOR		1/22/2019	00580297			Lt 5 Blk 23 Map 8/79	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod
✓	107	TDR	28	2/21/2019	153483	MACELLVEN, GREGG D (TRUSTOR) (HW) MACELLVEN, CLARITA (TRUSTOR) (HW)	INTERNATIONAL CITY BANK (BENEFICIARY)	Lt 5 Blk 23 Map 8/79	Co: TIC, \$742,500.00, Rem: MENTIONS SECURITY AGREEMENT/FIXTUR E FILING, APN(s): 7462-001-005
	108	AOR		2/21/2019	153484	MACELLVEN, GREGG D	INTERNATIONAL CITY BANK	Lt 5 Blk 23 Map 8/79	Co: TIC, APN(s): 7462-001-005

					(GRANTOR) (HW) MACELLVEN, CLARITA (GRANTOR) (HW)	(LENDER)			
	14	OOR		7/6/2020	120081705			Map 8/79	Co: LTI, Rem: TU: 08 Dpt: 6323-BURBANK OPS
	109	POL		10/28/2020	320335673	MACELLVEN, GREGG D (PARTY1)		Lt 5 Blk 23 Map 8/79	Co: LTI, Rem: TU: 31 Dpt: 6303-SAN DIEGO OPS - (FNFSTR), IMG LOC: 582,700684525
→	110	DEQ		10/28/2020	1348818	MACETIVEN, CLARITA (GRANTOR) (HW, JT) MACETIVEN, GREGG D (GRANTOR) (HW, JT)	MACELLVEN, GREGG (GRANTEE) (HW, JT) MACELIVEN, CLARITA (GRANTEE) (HW, JT)	Lt 5 Blk 23 Map 8/79	Co: LTI, APN(s): 7462-001-005
✓	111	TDD	29	10/28/2020	1348819	MACELLVEN, GREGG (TRUSTOR) (HW) MACETLVEN, CLARITA (TRUSTOR) (HW)	UNITED WHOLESALE MORTGAGE (LENDER) (LC) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) (NOMINEE)	Lt 5 Blk 23 Map 8/79	Co: LTI, \$633,500.00, APN(s): 7462-001- 005
✓	112	TDDREC	28	11/4/2020	1392772	INTERNATIONAL CITY BANK (TRUSTEE)	MACELLVEN, GREGG D (TRUSTOR) (HW) MACELLVEN, CLARITA (TRUSTOR) (HW)	Lt 5 Blk 23 Map 8/79	Co: LTI, Ref: 2/21/2019 153483APN(s): 7462- 001-005
?	113	TDDSTT		11/12/2020	1440416	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) (NOMINEE) INDYMAC BANK, F.S.B. (BENEFICIARY)	UPF WASHINGTON, INCORPORATED (SUCCESSOR TRUSTEE)	Lt 5 Blk 23 Map 8/79	Rem: INVALID REF 1814680, APN(s): 7462-001-005
✓	114	TDDREC	25	11/12/2020	1440417	UPF WASHINGTON, INCORPORATED (TRUSTEE)	MAC ELLVEN, GREGG D (TRUSTOR) MAC ELLVEN, CLARITA (TRUSTOR)	Lt 5 Blk 23 Map 8/79	Ref: 8/1/2007 1814680APN(s): 7462-001-005
✓	115	FIN	30	11/16/2020	1459707	MACELLVEN, GREGG DAVID (DEBTOR) MACELLVEN, CLARITA CAYABAN (DEBTOR)	NBT BANK, NA (SECURED PARTY)	Lt 5 Blk 23 Map 8/79	
	116	OOR		10/11/2021	321335823			Lt 5 Blk 23 Map 8/79	Co: LTI, Rem: TU: 31 Dpt: 6303-SAN DIEGO OPS - (FNFSTR)
✓	117	FINTER	30	11/17/2021	1705860	NBT BANK, N.A. (SECURED PARTY)	MACELLVEN, GREGG DAVID (DEBTOR)	Lt 5 Blk 23 Map 8/79	Ref: 11/16/2020 1459707
✕	118	TDD		11/23/2021	1738534	MACELLVEN, GREGG (TRUSTOR) (HW) MACELLVEN, CLARITA (TRUSTOR) (HW)	UNITED WHOLESALE MORTGAGE, LLC (LENDER) (LC) MORTGAGE ELECTRONIC REGISTRATION	Lt 5 Blk 23 Map 8/79	Co: LAW, \$623,800.00, APN(s): 7462-001-005

✓	119	TDDSFR	29	12/15/2021	1864568	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (NOMINEE) UNITED WHOLESALE MORTGAGE (BENEFICIARY)	NATIONWIDE TITLE CLEARING, LLC (SUBSTITUTED TRUSTEE)	Lt 5 Blk 23 Map 8/79	Co: NWC, Ref: 10/28/2020 1348819
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End of Search.
119 Records Found.

Property Search



Los Angeles, California
Searched: Lt 5 Blk 23 Map 8/79
413572826

Property Cover: 1/2/1947 - 6/10/2024
Searched By: KARTHIK NARAYAN
Searched On: 6/20/2024 6:38 PM

Company: Stellar Innovative

From				
Legal Description	Rel. Type	Created	Vacated	Vacated\Replat
Lt 5 Blk 23 Map 8/79		11/7/1905		
Map 8/79				
To				
Legal Description	Rel. Type	Created	Vacated	Vacated\Replat
No Overlying for:				
Lt 5 Blk 23 Map 8/79		11/7/1905		