



LIEN SEARCH PRODUCT COVER SHEET

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-UFB-00394	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	BARBARA LEE VALDEZ		
PROPERTY ADDRESS:	1279 W ADA PL		
CITY, STATE AND COUNTY:	DENVER, CO AND DENVER		

SEARCH INFORMATION

SEARCH DATE:	06/20/2024	EFFECTIVE DATE:	06/18/2024
NAME(S) SEARCHED:	BARBARA VALDEZ		
ADDRESS/PARCEL SEARCHED:	1279 W ADA PL, DENVER, CO 80223/05164-13-018-000		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

BARBARA L. VALDEZ

COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	GEOFREDO TREJO VELASQUEZ
DATED DATE:	05/22/2007	GRANTEE:	BARBARA L. VALDEZ
BOOK/PAGE:	N/A	RECORDED DATE:	06/06/2007
INSTRUMENT NO:	2007086727		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2023	TAX YEAR:	2023
TAX AMOUNT:	\$1,058.07	TAX AMOUNT:	\$1,058.07
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:	\$242,800.00
DATED DATE:	02/09/2021	RECORDED DATE	02/17/2021
INSTRUMENT NO:	2021029798	BOOK/PAGE:	
OPEN/CLOSED:	CLOSED	SUBJECT LIEN (YES/NO):	NO
BORROWER:	BARBARA L VALDEZ		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR UNITED FIDELITY BANK		
TRUSTEE:	PUBLIC TRUSTEE OF DENVER		
COMMENTS:			

FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	CITY OF DENVER
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
ALL THE REAL PROPERTY, TOGETHER WITH IMPROVEMENTS, IF ANY, SITUATE, LYING AND BEING IN THE CITY AND COUNTY OF DENVER AND STATE OF COLORADO, DESCRIBED AS FOLLOWS:	
LOT 10, BLOCK 32, ATHMAR PARK UNIT NO. 3, CITY AND COUNTY OF DENVER, STATE OF COLORADO.	

1279 W ADA PL

Owner	VALDEZ,BARBARA L 1279 W ADA PL DENVER, CO 80223-2730
Schedule Number	05164-13-018-000
Legal Description	L 10 BLK 32 ATHMAR PARK UNIT NO 3
Property Type	SFR Grade C
Tax District	DENVER

Print Summary

Property Description			
Style:	13: 1 STORY	Building Sqr. Foot:	936
Bedrooms:	3	Baths Full/Half:	1/0
Effective Year Built:	1954	Basement/Finish:	0/0
Lot Size:	6,840	Zoned As:	E-SU-DX
<div>Note: Valuation zoning may be different from City's new zoning code.</div>			

Current Year			
Actual	Assessed	Exempt	
Land		\$183,600	\$8,620 \$0
Improvements		\$278,900	\$18,690
Total		\$462,500	\$27,310

Prior Year			
Actual	Assessed	Exempt	
Land		\$183,600	\$8,620 \$0
Improvements		\$278,900	\$18,690
Total		\$462,500	\$27,310

Real Estates Property Taxes for current tax year	
<div></div>	<div>System Upgrade Underway: Due to a system upgrade, payment information is taking longer to update and may not reflect the current status of your account.</div>

Mill Levy * 77..486 *
Please click on additional information below to check for any delinquencies on this property/schedule number and for tax sale information.

	Installment 1 (Feb 28 Feb 29 in Leap Years)	Installment 2 (Jun 15)	Full Payment (Due Apr 30)
Date Paid	2/29/2024	6/7/2024	
Original Tax Levy	\$1,058.07	\$1,058.07	\$2,116.14
Liens/Fees	\$0.00	\$0.00	\$0.00
Interest	\$0.00	\$0.00	\$0.00
Paid	\$1,058.07	\$1,058.07	\$2,116.14
Due	\$0.00	\$0.00	\$0.00

Additional Information

Note: If "Y" is shown below, there is a special situation pertaining to this parcel. For additional information about this, click on the name to take you to an explanation.

Additional Assessment ⓘ	N	Prior Year Delinquency ⓘ	N
Additional Owner(s) ⓘ	N		
Adjustments ⓘ	N	Sewer/Storm Drainage Liens ⓘ	N
Local Improvement Assessment ⓘ	N	Tax Lien Sale ⓘ	N
Maintenance District ⓘ	N	Treasurer's Deed ⓘ	N
Pending Local Improvement ⓘ	N		

Real estate property taxes paid for prior tax year: \$1,957.12

Assessed Value for the current tax year

Assessed Land	\$8,620.00	Assessed Improvements	\$18,690.00
Exemption	\$0.00	Total Assessed Value	\$27,310.00

1279 W ADA PL

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OKH
on



2007086727
Page: 1 of 1
06/06/2007 10:19A
D 12.70

WARRANTY DEED

State Documentary Fee

Date

12.70

THIS DEED, Made on this day of May 22, 2007, between
GEOFREDO TREJO VELASQUEZ

of the _____ County of _____ and State of COLORADO, the Grantor(s), and
BARBARA L. VALDEZ

whose legal address is : 1279 WEST ADA PLACE DENVER, CO 80223
of the CITY AND County of DENVER and State of COLORADO, the Grantee(s):

WITNESS, That the Grantor(s), for and in consideration of the sum of (\$127,000.00)

*** One Hundred Twenty Seven Thousand and 00/100 *** DOLLARS

the receipt and sufficiency of which is hereby acknowledged, has granted, bargained, sold and conveyed, and by these presents does grant, bargain, sell, convey and confirm unto the Grantee(s), his heirs and assigns forever, all the real property, together with improvements, if any, situate, lying and being in the CITY AND County of DENVER and State of Colorado, described as follows:

LOT 10, BLOCK 32, ATHMAR PARK UNIT NO. 3, CITY AND COUNTY OF DENVER, STATE OF COLORADO.

also known as street number 1279 WEST ADA PLACE DENVER CO 80223

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

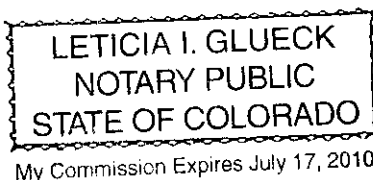
TO HAVE AND TO HOLD the said premises above bargained and described with appurtenances, unto the Grantee(s), his heirs and assigns forever. The Grantor(s), for himself, his heirs and personal representatives, does covenant, grant, bargain, and agree to and with the Grantee(s), his heirs and assigns, that at the time of the sealing and delivery of these presents, he is well seized of the premises above conveyed, has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind or nature soever, Subject to general taxes for the year 2007 and those specific Exceptions described by reference to recorded documents as reflected in the Title Documents accepted by Grantee(s) in accordance with Section 8a (Title Review) of the Contract to Buy and Sell Real Estate relating to the above described property; distribution utility easements (including cable TV); those specifically described rights of third parties not shown by the public records of which Grantee(s) has actual knowledge and which were accepted by Grantee(s) in accordance with Section 8b (Matters not Shown by the Public Records) and Section 8c (Survey Review) of the Contract to Buy and Sell Real Estate relating to the above described real property; inclusion of the Property within any special tax district; and, the benefit and burdens of any declaration and party wall agreements, if any and other NONE. The Grantor(s) shall and will WARRANT AND FOREVER DEFEND the above bargained premises in the quiet and peaceable possession of the Grantee(s), his heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof. The singular number shall include the plural, and the plural the singular, and the use of any gender shall be applicable to all genders.

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

By: _____

GEOFREDO TREJO VELASQUEZ

STATE OF COLORADO)
) ss.
County of JEFFERSON)



The foregoing instrument was acknowledged before me on this day of May 22, 2007,
by GEOFREDO TREJO VELASQUEZ

My commission expires
Witness my hand and official seal.

Notary Public

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

Escrow# C7017232
Title# K7017232

When Recorded Return to: BARBARA L. VALDEZ

1279 WEST ADA PLACE DENVER, CO 80223

Form 84 08/29/04 WD1 WARRANTY DEED (Photographic)

(4631245)



2021029798

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02/17/2021 11:33 AM
City & County of Denver
Electronically Recorded

R \$68.00

DOT

D \$0.00

After Recording Return To:
UNITED FIDELITY BANK
P O BOX 1347
EVANSVILLE, INDIANA 47706-1347
Loan Number: 0010020253

[Space Above This Line For Recording Data]

HTC

DEED OF TRUST

MIN: 100570200100202534

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 FEBRUARY 9, 2021, together with all Riders to this document.

(B) "Borrower" is BARBARA L VALDEZ .

Borrower is the trustor under this Security Instrument.

(C) "Lender" is UNITED FIDELITY BANK

Lender is a FEDERAL SAVINGS BANK organized
and existing under the laws of INDIANA
Lender's address is 18 N W FOURTH ST, EVANSVILLE, INDIANA 47708

(D) "Trustee" is the Public Trustee of Denver

County, Colorado.

(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 FEBRUARY 9, 2021 .
The Note states that Borrower owes Lender TWO HUNDRED FORTY-TWO THOUSAND EIGHT HUNDRED
AND 00/100 Dollars (U.S. \$ 242,800.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
MARCH 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, in consideration of the debt and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY	of:	Denver
[Type of Recording Jurisdiction]		[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.
A.P.N.: 05164-13-018-000

which currently has the address of

1279 W ADA PL
[Street]
DENVER, Colorado 80223 ("Property Address"):
[City] [Zip Code]

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 and liens for taxes for the current year not yet due and payable.

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

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

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

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying

the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties,

retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

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

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. 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 assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Lender shall mail a copy of the notice to Borrower as provided in Section 15. Trustee shall record a copy of the notice in the county in which the Property is located. Trustee shall publish a notice of sale for the time and in the manner provided by Applicable Law and shall mail copies of the notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

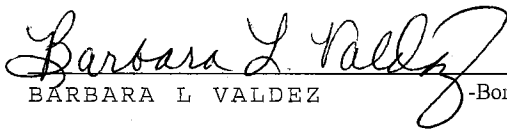
Trustee shall deliver to the purchaser Trustee's certificate describing the Property and the time the purchaser will be entitled to Trustee's deed. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale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

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

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

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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.

 (Seal)
BARBARA L VALDEZ -Borrower

Witness

Witness

_____ [Space Below This Line For Acknowledgment] _____

State of COLORADO

County of Denver

The foregoing instrument was acknowledged before me this Feb. 9, 2021
(date)

by BARBARA L VALDEZ

(name of person acknowledged)

LARRY CAMERON
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20194006918
MY COMMISSION EXPIRES 02/21/2023

Larry Cameron
(Signature of Person Taking Acknowledgment)

Notary
(Title or Rank)

20194006918
(Serial Number, if any)

(Seal)

Loan Originator: Craig H Martin, NMLSR ID 570450
Loan Originator Organization: United Fidelity Bank, fsb, NMLSR ID 469650

ATTACHED LEGAL DESCRIPTION

Lot 10, Block 32, Athmar Park Unit No. 3,
City and County of Denver, State of Colorado.

Also Known as: **1279 West Ada Place, Denver, CO 80223-2730**

Denver County

Search Criteria: Search Type: Names; To Date: 06/20/2024; Name: VALDEZ BARBARA; Remove Non-Alphanumeric Characters: true

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Reception #	Book/Page	Name	Other Name	Doc Type	Recorded	Verified
1954098504	7557 0448	GE VALDEZ BARBARA N	GR PERLMUTTER JORDON	WARRANTY DEED	10/21/1954	✓
1954098505	7557 0449	GR VALDEZ BARBARA N	GE GENERAL INVESTMENT COMPANY	DEED OF TRUST	10/21/1954	✗
1970016833	0004 0306	GR VALDEZ BARBARA ANN	GE INTERNAL REVENUE SERVICE	TAX LIEN FEDERAL	02/10/1970	✗
1971097156	0013 0579	GE VALDEZ BARBARA ANN	GR INTERNAL REVENUE SERVICE	RELEASE OF FEDERAL TAX LIEN	08/02/1971	✗
1982027858	2676 0327	GR VALDEZ BARBARA P	GE COLO NATIONAL BK	HISTORICAL	10/20/1982	✗
1983026737	2849 0362	GE VALDEZ BARBARA L	GR CUTSHALL CLAUDE O	HISTORICAL	07/05/1983	✗
1983026738	2849 0363	GR VALDEZ BARBARA L	GE MADUFF MORTGAGE CORP	HISTORICAL	07/05/1983	✗
1984065509	3103 0431	GR VALDEZ BARBARA P	GE KIRKLAND LIONEL	HISTORICAL	05/22/1984	✗
1984080830	3132 0694	GE VALDEZ BARBARA REP	GR ZELLNER EDWIN G JR	HISTORICAL	06/26/1984	✗
1984080829	3132 0693	GR VALDEZ BARBARA N REP	GE ZELLNER EDWIN G JR	HISTORICAL	06/26/1984	✗
1984002869	3171 0107	GR VALDEZ BARBARA N	GE GATES CREDIT UNION	HISTORICAL	08/10/1984	✗
1984002870	3171 0110	GR VALDEZ BARBARA N	GE GATES CREDIT UNION	HISTORICAL	08/10/1984	✗
1985058651		GE VALDEZ BARBARA N	GR PUBLIC TRUSTEE 7557 449	HISTORICAL	01/02/1985	✗
1993007310		GR VALDEZ BARBARA	GE FIRE INS EXCHANGE	JUDGMENT	01/19/1993	✓
1993176899		GE VALDEZ BARBARA L	GR HOUSING & URBAN DEVEL	NOTICE OF ELECTION AND DEMAND	12/23/1993	✓
1994032365		GR VALDEZ BARBARA L	GE HOUSING & URBAN DEVEL	CERTIFICATE OF PURCHASE	02/18/1994	✓
1994032366		GR VALDEZ BARBARA L	GE HOUSING & URBAN DEVEL	PUBLIC TRUSTEE DEED	02/18/1994	✓
1994056258		GE VALDEZ BARBARA L	GR C & C OF DENVER	JUDGMENT	03/29/1994	✓
1994152672		GE VALDEZ BARBARA O	GR MARTINEZ LILY	WARRANTY DEED	10/06/1994	✓
1994152673		GR VALDEZ BARBARA O	GE LIBERTY FINANCIAL SERV INC	DEED OF TRUST	10/06/1994	✓
1995006143		GE VALDEZ BARBARA ANN	GR DENVER URBAN RENEWAL AUTHORITY	WARRANTY DEED	01/13/1995	✓
1995006144		GR VALDEZ BARBARA ANN	GE FBS MORTGAGE CORP	DEED OF TRUST	01/13/1995	✓
1995006145		GR VALDEZ BARBARA ANN	GE DENVER URBAN RENEWAL AUTHORITY	DEED OF TRUST	01/13/1995	✓
1995006146		GR VALDEZ BARBARA ANN	GE FBS MORTGAGE CORP	DEED OF TRUST	01/13/1995	✓
1995006147		GR VALDEZ BARBARA ANN	GE DENVER URBAN RENEWAL AUTHORITY	DEED OF TRUST	01/13/1995	✓
1996069398		GR VALDEZ BARBARA	GE DEPARTMENT OF PUBLIC WORKS	NOTICE	05/21/1996	✓
1996098191		GR VALDEZ BARBARA O	GE COLORADO NATIONAL BANK	DEED OF TRUST	07/16/1996	✓
1997042725		GE VALDEZ BARBARA ANN	GR MANAGER OF REVENUE	RELEASE OF LIEN	04/04/1997	✓
1997137405		GR VALDEZ BARBARA PR	GE ZILLNER PAMELA A	RELEASE OF DEED OF TRUST	10/14/1997	✓
1997154459		GR VALDEZ BARBARA O	GE CHERRY CREEK MORTGAGE CO INC	DEED OF TRUST	11/14/1997	✓
1998000769		GE VALDEZ BARBARA O	GR U S BANK	RELEASE OF DEED OF TRUST	01/05/1998	✓
1998177949		GE VALDEZ BARBARA G	GR VALDEZ RICHARD T	QUIT CLAIM DEED	10/23/1998	✓
1998177950		GR VALDEZ BARBARA G	GE NORTH AMERICAN MTG CO	DEED OF TRUST	10/23/1998	✓
1999169832		GR VALDEZ BARBARA O	GE BANK ONE	DEED OF TRUST	09/28/1999	✓
2000064521		GE VALDEZ BARBARA ANN	GR DENVER URBAN RENEWAL AUTH	WARRANTY DEED	05/08/2000	✓
2000118210		GE VALDEZ BARBARA	GR GUERRERO RUBEN J	WARRANTY DEED	08/17/2000	✓
2000118211		GR VALDEZ BARBARA P	GE BARBELLA CORP	DEED OF TRUST	08/17/2000	✓

2000123045	GR	VALDEZ BARBARA VALDEZ	GE	DENVER DEPT HUMAN SERVICES	JUDGMENT	08/25/2000	✓
2000125163	GE	VALDEZ BARBARA O	GR	NORTH AMERICAN TITLE INS CO	RELEASE OF DEED OF TRUST	08/30/2000	✓
2000129575	GR	VALDEZ BARBARA O	GE	TRAVELERS BANK&TRUST	DEED OF TRUST	09/07/2000	✓
2000140033	GE	VALDEZ BARBARA O	GR	BANK ONE	RELEASE OF DEED OF TRUST	09/27/2000	✓
2000171292	GE	VALDEZ BARBARA O	GR	FIRST UNION MTG CORP	RELEASE OF DEED OF TRUST	11/27/2000	✓
2001067879	GR	VALDEZ BARBARA O	GE	TRAVELERS BANK&TRUST	DEED OF TRUST	05/02/2001	✓
2001096354	GE	VALDEZ BARBARA O	GR	TRAVELERS BANK&TRUST	RELEASE OF DEED OF TRUST	06/12/2001	✓
2001097588	GR	VALDEZ BARBARA VALDEZ	GE	CITY & COUNTY OF DENVER	JUDGMENT	06/13/2001	✓
2001162568	GR	VALDEZ BARBARA N	GE	RUIZ SAUL	WARRANTY DEED	09/26/2001	✓
2002007241	GR	VALDEZ BARBARA O	GE	TRAVELERS BANK & TRUST	DEED OF TRUST	01/10/2002	✓
2002051713	GE	VALDEZ BARBARA O	GR	TRAVELERS BANK & TRUST	RELEASE OF DEED OF TRUST	03/15/2002	✓
2002196379	GR	VALDEZ BARBARA G	GE	SUNTRUST MTG INC	DEED OF TRUST	10/22/2002	✓
2003019476	GE	VALDEZ BARBARA G	GR	WASHINGTON MUTUAL BANK FA	RELEASE OF DEED OF TRUST	02/05/2003	✓
2003042315	+	GR VALDEZ BARBARA O	GE	CITICORP TRUST BANK FSB	DEED OF TRUST	03/12/2003	✓
2003157470		GR VALDEZ BARBARA ANN	GE	PUBLIC SERVICE CREDIT UNION	DEED OF TRUST	08/01/2003	✓
2003202254	+	GE VALDEZ BARBARA ANN	GR	COLORADO HOUSING & FINANCE AUTHORITY	RELEASE OF DEED OF TRUST	09/26/2003	✓
2003217371		GR VALDEZ BARBARA P	GE	HERNANDEZ BARBARA S	QUIT CLAIM DEED	10/17/2003	✓
2003217372		GR VALDEZBARBARA P	GE	VESK FINANCIAL LLC	DEED OF TRUST	10/17/2003	✓
2003237596	+	GE VALDEZ BARBARA ANN	GR	FBS MORTGAGE CORP	RELEASE OF DEED OF TRUST	11/12/2003	✓
2004005802		GE VALDEZ BARBARA O	GR	CITICORP TRUST BANK	RELEASE OF DEED OF TRUST	01/08/2004	✓
2004012114		GE VALDEZ BARBARA P	GR	INDYMAC BANK FSB	RELEASE OF DEED OF TRUST	01/12/2004	✓
2004086072		GR VALDEZ BARBARA G	GE	SECURITYNATIONAL MORTGAGE COMPANY	DEED OF TRUST	04/08/2004	✓
2004095764		GE VALDEZ BARBARA P	GR	VALDEZ BARBARA P	QUIT CLAIM DEED	04/26/2004	✓
2004095764		GR VALDEZ BARBARA P	GE	VALDEZ BARBARA P	QUIT CLAIM DEED	04/26/2004	✓
2004116803		GE VALDEZ BARBARA G	GR	SUNTRUST MORTGAGE INC	RELEASE OF DEED OF TRUST	06/01/2004	✓
2004203806		GE VALDEZ BARBARA ANN	GR	DENVER URBAN RENEWAL AUTHORITY	RELEASE OF DEED OF TRUST	09/29/2004	✓
2004203808		GE VALDEZ BARBARA ANN	GR	DENVER URBAN RENEWAL AUTHORITY	RELEASE OF DEED OF TRUST	09/29/2004	✓
2004230074		GR VALDEZ BARBARA O	GE	NA	AFFIDAVIT	11/05/2004	✗
2005113871		GR VALDEZ BARBARA O	GE	US BANK NATIONAL ASSOCIATION	DEED OF TRUST	07/11/2005	✓
2006136040		GR VALDEZ BARBARA ANN	GE	NA	MISCELLANEOUS	08/23/2006	✓
2006136041		GR VALDEZ BARBARA ANN PR	GE	VALDEZ FAMILY TRUST	DEED	08/23/2006	✓
2006136042		GR VALDEZ BARBARA ANN PR	GE	VALDEZ FAMILY TRUST	DEED	08/23/2006	✓
2006136043		GR VALDEZ BARBARA ANN PR	GE	VALDEZ FAMILY TRUST	DEED	08/23/2006	✓
2006136044		GR VALDEZ BARBARA ANN PR	GE	VALDEZ FAMILY TRUST	DEED	08/23/2006	✓
2006189211		GR VALDEZ BARBARA ANN	GE	VALDEZ FAMILY TRUST	DEED	11/24/2006	✓
2007083612		GR VALDEZ BARBARA A	GE	BENEFICIAL COLORADO INC	JUDGMENT	05/30/2007	✓
2007086727		GE VALDEZ BARBARA L	GR	VELASQUEZ GEOFREDO TREJO	WARRANTY DEED	06/06/2007	✓
2007086728	+	GR VALDEZ BARBARA L	GE	COUNTRYWIDE HOME LOANS INC	DEED OF TRUST	06/06/2007	✓
2007086729		GR VALDEZ BARBARA L	GE	NEWSSED COMMUNITY DEVELOPMENT CORPORATION	DEED OF TRUST	06/06/2007	✓

2008108444	+	GR	VALDEZ BARBARA L	GE	COMMUNITY ONE MORTGAGE LLC	DEED OF TRUST	08/05/2008	✓
2009055982		GE	VALDEZ BARBARA ANN	GR	VALDEZ LELA E	LETTER	05/06/2009	✓
2009055983		GR	VALDEZ BARBARA ANN	GE	CITY AND COUNTY OF DENVER	MISCELLANEOUS	05/06/2009	✓
2009056013	+	GE	VALDEZ BARBARA L	GR	CITIMORTGAGE INC	RELEASE OF DEED OF TRUST	05/07/2009	✓
2009139841		GR	VALDEZ BARBARA L	GE	COMMUNITY ONE MORTGAGE LLC	DEED OF TRUST	10/21/2009	✓
2009144449	+	GE	VALDEZ BARBARA L	GR	WELLS FARGO BANK NA	RELEASE OF DEED OF TRUST	11/03/2009	✓
2010002033		GR	VALDEZ BARBARA ANN	GE	PUBLIC SERVICE CREDIT UNION	DEED OF TRUST	01/07/2010	✓
2010010549		GE	VALDEZ BARBARA ANN	GR	PUBLIC SERVICE CREDIT UNION	RELEASE OF DEED OF TRUST	01/29/2010	✓
2011018534	+	GR	VALDEZ BARBARA O	GE	INTERBANK MORTGAGE COMPANY	DEED OF TRUST	02/22/2011	✓
2011026584		GE	VALDEZ BARBARA O	GR	U S BANK N A	RELEASE OF DEED OF TRUST	03/09/2011	✓
2011030891		GR	VALDEZ BARBARA L	GE	CITY AND COUNTY OF DENVER	LIEN	03/18/2011	✓
2011041441	+	GE	VALDEZ BARBARA O	GR	CITIMORTGAGE INC	RELEASE OF DEED OF TRUST	04/15/2011	✓
2011075824		GR	VALDEZ BARBARA ANN	GE	PUBLIC SERVICE CREDIT UNION	DEED OF TRUST	07/13/2011	✓
2011120364	+	GR	VALDEZ BARBARA O	GE	INTERBANK MORTGAGE COMPANY	DEED OF TRUST	10/24/2011	✓
2012001923	+	GE	VALDEZ BARBARA O	GR	CITIMORTGAGE INC	RELEASE OF DEED OF TRUST	01/06/2012	✓
2012088711		GR	VALDEZ BARBARA L	GE	METLIFE BANK NA	NOTICE OF ELECTION AND DEMAND	07/06/2012	✓
2012150894		GE	VALDEZ BARBARA L	GR	NEWSED COMMUNITY DEVELOPMENT	RELEASE OF DEED OF TRUST	11/02/2012	✓
2012166401		GR	VALDEZ BARBARA O	GE	INTERBANK MORTGAGE COMPANY	DEED OF TRUST	12/03/2012	✓
2012173510		GE	VALDEZ BARBARA L	GR	METLIFE BANK NA	WITHDRAWAL OF NOTICE ELECTION & DEM	12/14/2012	✓
2013014373		GR	VALDEZ BARBARA L	GE	SECRETARY OF HOUSING AND URBAN DEVELOPMENT	SUBORDINATION	01/31/2013	✓
2013019543	+	GE	VALDEZ BARBARA O	GR	CITIMORTGAGE INC	RELEASE OF DEED OF TRUST	02/12/2013	✓
2013025988		GR	VALDEZ BARBARA L	GE	METLIFE HOME LOANS	MODIFICATION & EXTENSION	02/26/2013	✓
2013031214	+	GR	VALDEZ BARBARA L	GE	CITY AND COUNTY OF DENVER	LIEN	03/06/2013	✓
2013053008		GR	VALDEZ BARBARA	GE	AMERICAN SURETY COMPANY	DEED OF TRUST	04/15/2013	✓

Denver County**Search Criteria:** Search Type: Names; To Date: 06/20/2024; Name: VALDEZ BARBARA; Remove Non-Alphanumeric Characters: true**Displaying 101-155 of 155 Items**

Reception #	Book/Page	Name	Other Name	Doc Type	Recorded	Verified
2013075848		GR VALDEZ BARBARA	GE VALDEZ ANTHONY F	POWER OF ATTORNEY	05/28/2013	✓
2014098970	+	GE VALDEZ BARBARA L	GR CITY AND COUNTY OF DENVER	RELEASE OF LIEN	08/14/2014	✓
2014128685		GE VALDEZ BARBARA L	GR CITY AND COUNTY OF DENVER	RELEASE OF LIEN	10/23/2014	✓
2014128688		GE VALDEZ BARBARA L	GR CITY AND COUNTY OF DENVER	RELEASE OF LIEN	10/23/2014	✓
2014155222		GR VALDEZ BARBARA ANN	GE LOPEZ EDUARDO IVAN	WARRANTY DEED	12/19/2014	✗
2015000268		GE VALDEZ BARBARA ANN	GR PUBLIC SERVICE CREDIT UNION	RELEASE OF DEED OF TRUST	01/02/2015	✗
2015007214		GE VALDEZ BARBARA A	GR PUBLIC SERVICE CREDIT UNION	RELEASE OF DEED OF TRUST	01/22/2015	✗
2015017994		GR VALDEZ BARBARA L	GE CITY AND COUNTY OF DENVER	LIEN	02/13/2015	✓
2016048634		GE VALDEZ BARBARA	GR AMERICAN SURETY COMPANY	RELEASE OF DEED OF TRUST	04/15/2016	✗
2016089000		GR VALDEZ BARBARA P	GE SOOPER CREDIT UNION	DEED OF TRUST	07/07/2016	✓
2016109500		GR VALDEZ BARBARA P	GE HOMEBRIDGE FINANCIAL SERVICES INC	DEED OF TRUST	08/18/2016	✓
2016113174		GE VALDEZ BARBARA P	GR SOOPER CREDIT UNION	RELEASE OF DEED OF TRUST	08/24/2016	✗
2016129907		GE VALDEZ BARBARA P	GR JPMORGAN CHASE BANK NA	RELEASE OF DEED OF TRUST	09/23/2016	✗
2016154234		GE VALDEZ BARBARA L	GR CITY AND COUNTY OF DENVER	RELEASE OF LIEN	11/04/2016	✓
2017017427		GR VALDEZ BARBARA L	GE BELLCO CREDIT UNION	DEED OF TRUST	02/09/2017	✓
2017017914		GE VALDEZ BARBARA ANN	GR VALDEZ FAMILY TRUST	MISCELLANEOUS	02/09/2017	✓
2017017914		GR VALDEZ BARBARA ANN	GE VALDEZ BARBARA ANN	MISCELLANEOUS	02/09/2017	✓
2017022221		GR VALDEZ BARBARA L	GE TREASURY DIVISION	LIEN	02/17/2017	✓
2017027723		GE VALDEZ BARBARA I	GR SECRETARY OF HOUSING AND URBAN DEVELOPMENT	RELEASE OF DEED OF TRUST	02/28/2017	✗
2017054124		GR VALDEZ BARBARA L	GE AMERICAN FINANCING CORPORATION	DEED OF TRUST	04/24/2017	✓
2017058469		GE VALDEZ BARBARA L	GR TREASURY DIVISION	RELEASE OF LIEN	05/02/2017	✓
2017059015		GE VALDEZ BARBARA L	GR BELLCO CREDIT UNION	RELEASE OF DEED OF TRUST	05/03/2017	✗
2017062575		GE VALDEZ BARBARA L	GR JPMORGAN CHASE BANK NA	RELEASE OF DEED OF TRUST	05/11/2017	✗
2017099989		GR VALDEZ BARBARA G	GE BRIDGE BROTHERS PLASTERING LLC	LIEN	08/01/2017	✓
2018014192		GE VALDEZ BARBARA G	GR BRIDGE BROTHERS PLASTERING LLC	RELEASE OF LIEN	02/06/2018	✓
2018028233		GE VALDEZ BARBARA	GR FAMILY TRUST	MISCELLANEOUS	03/08/2018	✓
2018028234		GE VALDEZ BARBARA	GR FAMILY TRUST	DEED	03/08/2018	✗
2018108721		GR VALDEZ BARBARA ANN	GE VALDEZ FEDELINO ANTHONY	PERSONAL REPRESENTATIVE DEED	08/27/2018	✗
2018108722		GR VALDEZ BARBARA ANN	GE CASTILLO ROBERT ANTHONY	PERSONAL REPRESENTATIVE DEED	08/27/2018	✗
2018142621		GE VALDEZ BARBARA	GR VALDEZ BARBARA	QUIT CLAIM DEED	11/05/2018	✗
2018142621		GR VALDEZ BARBARA	GE VALDEZ BARBARA	QUIT CLAIM DEED	11/05/2018	✗
2018144276		GR VALDEZ BARBARA ANN PR	GE VALDEZ FEDELINO ANTHONY	PERSONAL REPRESENTATIVE DEED	11/07/2018	✗
2018144277		GR VALDEZ BARBARA ANN PR	GE CASTILLO ROBERT ANTHONY	PERSONAL REPRESENTATIVE DEED	11/07/2018	✗
2018161323		GR VALDEZ BARBARA ANN	GE DIGGS CLIFTON C	QUIT CLAIM DEED	12/20/2018	✗

2018161323		GE	VALDEZ BARBARA ANN	GR	VALDEZ BARBARA ANN	QUIT CLAIM DEED	12/20/2018	
2019013117		GE	VALDEZ BARBARA G	GR	WELLS FARGO BANK	RELEASE OF DEED OF TRUST	02/06/2019	
2019035767		GR	VALDEZ BARBARA O	GE	US BANK NATIONAL ASSOCIATION	DEED OF TRUST	03/28/2019	
2019065325		GR	VALDEZ BARBARA L	GE	AMERICAN FINANCING CORPORATION	DEED OF TRUST	05/29/2019	
2019069149		GR	VALDEZ BARBARA L	GE	TREASURY DIVISION	LIEN	06/04/2019	
2019075012		GE	VALDEZ BARBARA L	GR	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	RELEASE OF DEED OF TRUST	06/13/2019	
2019082924		GE	VALDEZ BARBARA L	GR	TREASURY DIVISION	RELEASE OF LIEN	06/27/2019	
2019154824		GR	VALDEZ BARBARA L	GE	UNITED FIDELITY BANK	DEED OF TRUST	11/05/2019	
2020011216		GE	VALDEZ BARBARA L	GR	FLAGSTAR BANK, FSB	RELEASE OF DEED OF TRUST	01/27/2020	
2020212154		GR	VALDEZ BARBARA ANN	GE	CANVAS CREDIT UNION	DEED OF TRUST	12/16/2020	
2021029798		GR	VALDEZ BARBARA L	GE	UNITED FIDELITY BANK FSB	DEED OF TRUST	02/17/2021	
2021034447		GE	VALDEZ BARBARA L	GR	UNITED FIDELITY BANK	RELEASE OF DEED OF TRUST	02/24/2021	
2021125562		GR	VALDEZ BARBARA ANN	GE	DENVER URBAN RENEWAL AUTHORITY	DEED OF TRUST	07/01/2021	
2021135321		GE	VALDEZ BARBARA O	GR	US BANK NATIONAL ASSOCIATION	RELEASE OF DEED OF TRUST	07/19/2021	
2022044762	+	GR	VALDEZ BARBARA G	GE	FIRSTBANK	DEED OF TRUST	04/04/2022	
2022067942		GR	VALDEZ BARBARA G	GE	MARCH ANDREW J	WARRANTY DEED	05/19/2022	
2022084782	+	GE	VALDEZ BARBARA G	GR	FIRSTBANK	RELEASE OF DEED OF TRUST	06/24/2022	
2022103170		GE	VALDEZ BARBARA ANN	GR	VALDEZ BARBARA ANN	QUIT CLAIM DEED	08/05/2022	
2022103170		GR	VALDEZ BARBARA ANN	GE	VALDEZ BARBARA ANN	QUIT CLAIM DEED	08/05/2022	
2023053150	+	GR	VALDEZ BARBARA L	GE	TREASURY DIVISION	LIEN	06/07/2023	
2023083926	+	GE	VALDEZ BARBARA L	GR	TREASURY DIVISION	RELEASE OF LIEN	08/30/2023	