



**LIEN SEARCH**  
Product Cover Sheet

**ORDER INFORMATION**

FILE/ORDER NUMBER:	LL-UFB-00725	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	CARY HARDWICK		
PROPERTY ADDRESS:	401 MARGO AVE, LONG BEACH, CA 90803		
CITY, STATE AND COUNTY:	LONG BEACH, CALIFORNIA (CA) AND LOS ANGELES		

**SEARCH INFORMATION**

SEARCH DATE:	08/26/2024	EFFECTIVE DATE:	08/12/2024
NAME(S) SEARCHED:	CARY HARDWICK		
ADDRESS/PARCEL SEARCHED:	401 MARGO AVE, LONG BEACH, CA 90803/7237010034		

**ASSESSMENT INFORMATION**

COMMENTS:	
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**CURRENT OWNER VESTING**

CARY HARDWICK AND JOY K. HARDWICK. TRUSTEE OF THE HARDWICK FAMILY TRUST DATED MAY 1, 2012
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COMMENTS:	
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**VESTING DEED**

DEED TYPE:	QUITCLAIM DEED	GRANTOR:	CARY HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
DATED DATE:	03/06/2020	GRANTEE:	CARY HARDWICK AND JOY K. HARDWICK. TRUSTEE OF THE HARDWICK FAMILY TRUST DATED MAY 1, 2012
BOOK/PAGE:	N/A	RECORDED DATE:	03/25/2020
INSTRUMENT NO:	20200349815		
COMMENTS:			

**CURRENT TAXES**

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2023-2024	TAX YEAR:	2023-2024
TAX AMOUNT:	\$5,538.07	TAX AMOUNT:	\$5,538.07
TAX STATUS:	DUE	TAX STATUS:	DUE
DUE DATE:	11/01/2023	DUE DATE:	02/01/2024
DELINQUENT DATE:		DELINQUENT DATE:	

**VOLUNTARY LIENS**

**SECURITY INSTRUMENT**

DOC NAME	DEED OF TRUST	AMOUNT:	\$680,000.00
DATED DATE:	11/09/2007	RECORDED DATE	11/19/2007
INSTRUMENT NO:	20072570344	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CARY W HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE AS JOINT TENANTS		
LENDER:	BANK OF AMERICA, N A		
TRUSTEE:	PRLAP, INC		
COMMENTS:	SUBSTITUTION OF TRUSTEE RECORDED ON 11/28/2018 IN INSTRUMENT NO. 20181196531.		

**RELATED DOCUMENT**

DOC NAME:	LOAN MODIFICATION AGREEMENT	BOOK/PAGE:	N/A
DATED DATE:	10/29/2012	INSTRUMENT NO.	20131059482

REC DATE:	07/18/2013	COUNTY:	HARRIS
PURPOSE:			
COMMENTS:			
RELATED DOCUMENT			
DOC NAME:	CORPORATION ASSIGNMENT OF DEED OF TRUST	BOOK/PAGE:	N/A
DATED DATE:	11/19/2013	INSTRUMENT NO.	20140199606
REC DATE:	02/26/2014	COUNTY:	LOS ANGELES
ASSIGNOR:	BANK OF AMERICA, N.A.		
ASSIGNEE:	US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN TRUST I		
COMMENTS:			
RELATED DOCUMENT			
DOC NAME:	ASSIGNMENT OF DEED OF TRUST	BOOK/PAGE:	N/A
DATED DATE:	02/03/2014	INSTRUMENT NO.	20140199607
REC DATE:	02/26/2014	COUNTY:	LOS ANGELES
ASSIGNOR:	US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN TRUST I, BY MERIDIAN ASSET SERVICES, INC., AS ATTORNEY-IN-FACT		
ASSIGNEE:	US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN GT TRUST I,		
RELATED DOCUMENT			
DOC NAME:	FULL RECONVEYANCE	BOOK/PAGE:	N/A
DATED DATE:	11/26/2018	INSTRUMENT NO.	20181196532
REC DATE:	11/28/2018	COUNTY:	BONNEVILLE
PURPOSE:			
COMMENTS:			
RELATED DOCUMENT			
DOC NAME:	ASSIGNMENT OF DEED OF TRUST	BOOK/PAGE:	N/A
DATED DATE:	12/05/2018	INSTRUMENT NO.	20181304078
REC DATE:	12/26/2018	COUNTY:	PINELLAS
ASSIGNOR:	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN CT TRUST I		
ASSIGNEE:	GOLDMAN SACHS MORTGAGE COMPANY		
COMMENTS:			
RELATED DOCUMENT			
DOC NAME:	ASSIGNMENT OF DEED OF TRUST	BOOK/PAGE:	N/A
DATED DATE:	12/05/2018	INSTRUMENT NO.	20190065403
REC DATE:	01/23/2019	COUNTY:	PINELLAS
ASSIGNOR:	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN CT TRUST I		
ASSIGNEE:	GOLDMAN SACHS MORTGAGE COMPANY		
COMMENTS:			
SECURITY INSTRUMENT			
DOC NAME	DEED OF TRUST	AMOUNT:	\$735,600.00
DATED DATE:	03/06/2020	RECORDED DATE	03/25/2020
INSTRUMENT NO:	20200349814	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CARY HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE		
LENDER:	QUICKEN LOANS, INC.		
TRUSTEE:	HEATHER LOVIER		
COMMENTS:			
SECURITY INSTRUMENT			
DOC NAME	MORTGAGE	AMOUNT:	\$260,000.00
DATED DATE:	12/15/2023	RECORDED DATE	02/08/2024
INSTRUMENT NO:	20240086943	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES

BORROWER:	CARY HARDWICK AND JOY K HARDWICK, TRUSTEE OF THE HARDWICK FAMILY TRUST DATED MAY 1, 2012
LENDER:	INTERNATIONAL CITY BANK, A DIVISION OF UNITED FIDELITY BANK
TRUSTEE:	
COMMENTS:	

FOR PREAMBLE	
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CITY/TOWNSHIP/PARISH:	CITY OF LONG BEACH
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ADDITIONAL NOTES
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LEGAL DESCRIPTION
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<p>THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS:</p> <p>LOT 165 OF TRACT NO. 22087 IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES. STATE OF CALIFORNIA, AS PER MAP RECORDED BOOK 652 PAGE(S) 3 TO 7 INCLUSIVE OF MAPS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY.</p>
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▼ Summary

# AIN: 7237-010-034 9

**Situs Address:**

401 MARGO AVE  
LONG BEACH CA 90803-2121

**Use Type:** Single Family Residence  
**Parcel Type:** Regular Fee Parcel  
**Tax Rate Area:** 05517

**Parcel Status:** ACTIVE  
**Create Date:**  
**Delete Date:**  
**Tax Status:** CURRENT  
**Year Defaulted:**  
**Exemption:** Homeowners'

**Building (0101) & Land Overview**

**Use Code:** 0100  
**Design Type:** 0120  
**Quality Class:** D7B

**# of Units:** 1  
**Beds/Baths:** 4/4  
**Building SqFt:** 2,301

**Year Built:** 1960  
**Effective Year:** 1960  
**Land SqFt:** 6,380



(<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/sites/PAIS/VirtualDirectory/AssessorMaps/ViewMap.html?val=7237-010>)

ViewMap.html?val=7237-010)

Parcel Map (<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/sites/PAIS/VirtualDirectory/AssessorMaps/ViewMap.html?val=7237-010>) / Map Index (<https://maps.assessor.lacounty.gov/GeoCortex/Essentials/PAIS/REST/sites/PAIS/VirtualDirectory/AssessorMaps/ViewMap.html?val=7237-NDX>)

2025 Roll Preparation		2024 Current Roll	RC	Year	2005 Base Value	
\$	701,968 \$	688,204	T	2005	\$	503,600
\$	188,725 \$	185,025	T	2005	\$	135,400
\$	890,693 \$	873,229			\$	639,000

**Assessor's Responsible Division**

**District:** South District Office  
**Region:** 10  
**Cluster:** 10151 LB/STATE COLLEGE

South District Office (<https://maps.google.com/?q=1401+E.+Willow+St.+Signal+Hill%2C+CA+90755>) 📍

1401 E. Willow St.  
Signal Hill, CA 90755

Phone: (562) 256-1701  
Toll Free: 1 (888) 807-2111  
M-F 8:00 am to 5:00 pm

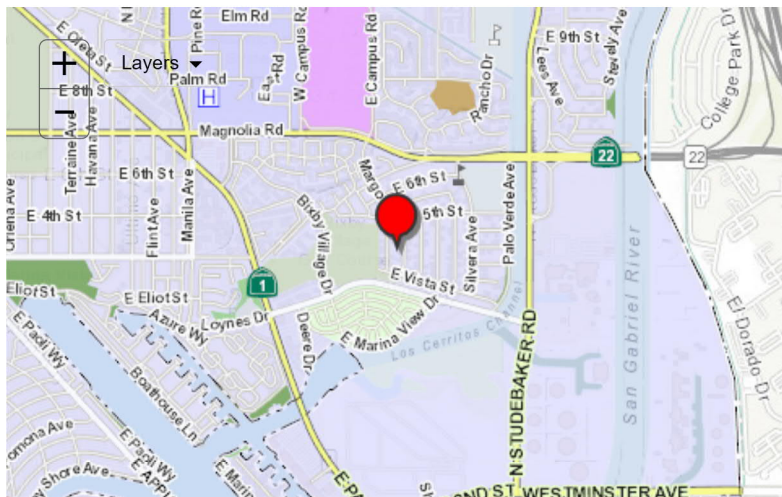


11/22/2021

1 of 109

Select Date

© 2021 Eagleview



## ▼ Building and Land Characteristics

### Land Information

**Use Code** = 0100 (Single Family Residence)

**Total SqFt (GIS):** 0

**Total SqFt (PDB):** 6,380

**Usable SqFt:** 6,380

**Acres:**

**Land W' x D':** 58 x 110

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

**Situs Address:**  
401 MARGO AVE LONG BEACH CA 90803-2121

**Legal Description** *(for assessment purposes):*  
TRACT NO 22087 LOT 165

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

## Building Information

<b>SUBPART:</b>	<b>0101</b>
<b>Design Type:</b>	0120
<b>Quality Class:</b>	D7B
<b># of Units:</b>	1
<b>Beds/Baths:</b>	4/4
<b>Building SqFt:</b>	2,301
<b>Year Built:</b>	1960
<b>Effective Year:</b>	1960
<b>Depreciation:</b>	RN70 / / 0
<b>RCN Other:</b>	\$ 3,790
<b>RCN Other Trended:</b>	\$ 23,941
<b>Year Change:</b>	1976

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

<b>SUMMARY:</b>	<b>Total</b>
<b># of Units:</b>	1
<b>Beds/Baths:</b>	4/4
<b>Building SqFt:</b>	2,301
<b>Avg SqFt/Unit:</b>	2,301

## ▼ Events History

Ownership ()	Parcel Change ()
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Show Re-Assessable Only: ☐

Recording Date	Seq. #	Re-Assessed	# Parcels	%	Ver. Code	DTT Sale Price	Assessed Value
03/25/2020	50	No	1	00%-0	1	\$ 9	\$ 822,866
01/31/2019	50	No		00%-0		\$ 0	\$ 814,430
06/06/2012	50	No		00%-0		\$ 0	\$ 723,311
07/30/2004	50	Yes	1	00%-0	K	\$ 639,000	\$ 639,000
10/28/2002	50	Yes	1	50%-0	K	\$ 0	\$ 407,101
11/24/1998	50	No		00%-0		\$ 0	\$ 296,086
05/06/1997	50	Yes	1	00%-0	K	\$ 285,000	\$ 285,000
11/22/1985	50	Yes		00%-0		\$ 0	\$ 240,000
11/07/1980	50	Yes		00%-0		\$ 0	\$ 0

## ▼ Assessment History

Show All: ☐ Hide Inactive Rolls: ☐

Showing 1 to 10 of 50 entries.

Bill Number	Bill Type	Bill Status	Date to Auditor	Recording Date	Total Value	Land Value	Improvement Value
225-PSEG				03/25/2020	\$ 890,693	\$ 701,968	\$ 188,725
2240000	R	A	07/10/2024	03/25/2020	\$ 873,229	\$ 688,204	\$ 185,025
2230000	R	A	07/12/2023	03/25/2020	\$ 856,108	\$ 674,710	\$ 181,398
2220000	R	A	07/26/2022	03/25/2020	\$ 839,323	\$ 661,481	\$ 177,842
2210000	R	A	07/06/2021	03/25/2020	\$ 822,866	\$ 648,511	\$ 174,355
2200000	R	A	07/06/2020	01/31/2019	\$ 814,430	\$ 641,862	\$ 172,568
2190000	R	A	07/01/2019	06/06/2012	\$ 798,462	\$ 629,277	\$ 169,185
2180000	R	A	07/19/2018	06/06/2012	\$ 782,807	\$ 616,939	\$ 165,868
2170000	R	A	06/26/2017	06/06/2012	\$ 767,459	\$ 604,843	\$ 162,616
2160000	R	A	07/05/2016	06/06/2012	\$ 752,412	\$ 592,984	\$ 159,428

« 1 2 3 4 5 »

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Contact Us (<https://assessor.lacounty.gov/contact-us/>) | Disclaimer ([disclaimer](#)) | FAQ ([faq](#))

PDB Effective Date: 08/02/2024

[f](https://facebook.com/LACAssessor) (<https://facebook.com/LACAssessor>)[t](https://www.twitter.com/LACASSESSOR) (<https://www.twitter.com/LACASSESSOR>)[in](https://www.linkedin.com/company/los-angeles-county-office-) (<https://www.linkedin.com/company/los-angeles-county-office->

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](http://propertytax.lacounty.gov)

PROPERTY IDENTIFICATION ASSESSOR'S ID.NO.: 7237 010 034 23 000  OWNER OF RECORD AS OF JANUARY 1, 2023 NOT AVAILABLE ONLINE	ASSESSOR'S ID. NO. YR SEQ CK			
	7237 010 034 23 000 93			
MAILING ADDRESS 0168513-0168513 PDFEC 001 1234-- 569542  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 \$	8,491.08
	VOTED INDEBTEDNESS			
	METRO WATER DIST		.003500 \$	29.72
	COMMNTY COLLEGE		.057894	491.58
	UNIFIED SCHOOLS			
			.182885	1,552.89
	DIRECT ASSESSMENTS			
	SAFE CLEAN WATER	(833) 275-7297	\$	104.09
	FLOOD CONTROL	(626) 979-5498		27.69
	LACO VECTR CNTRL	(800) 273-5167		18.97
	MWD STANDBY #13	(866) 807-6864		10.44
	RPOSD MEASURE A	(833) 265-2600		41.64
	CNTY SAN DIST 03	(562) 908-4288		193.00
	TRAUMA/EMERG SRV	(866) 587-2862		115.05

Save Money – Save Time – Pay Online  
[ftc.lacounty.gov](http://ftc.lacounty.gov)

Electronic Payment Information  
(Required for Online and Telephone Payments)  
ID#:19 7237 010 034 8 YEAR:23 SEQUENCE:000 3  
Personal Identification Number (PIN)  
PIN: 2M3HX2

SPECIAL INFORMATION

PROPERTY LOCATION AND/OR PROPERTY DESCRIPTION 401 MARGO AVE TRACT NO 22087 LOT 165 LONG BEACH	VALUATION INFORMATION	
	ROLL YEAR 23-24	CURRENT ASSESSED VALUE TAXABLE VALUE
	LAND IMPROVEMENTS	674,710 674,710 181,398 181,398
ASSESSOR'S REGIONAL OFFICE REGION #10 INDEX: TRA:05517 SOUTH DISTRICT OFFICE 1401 E WILLOW STREET SIGNAL HILL CA 90755 (562)256-1701  ACCT. NO.: PRINT NO.: 648513 BILL ID.:	TOTAL	
	LESS EXEMPTION: HOME	
	NET TAXABLE VALUE	
1ST	\$5,538.08	
	DUE NOVEMBER 1, 2023	
	(After December 10, 2023, add 10% penalty)	
2ND	\$5,538.07	
	DUE FEBRUARY 1, 2024	
	(After April 10, 2024, add 10% penalty and \$10 cost)	
1ST	\$11,076.15	
	IF PAYING BOTH BY DECEMBER 10, 2023	
	(Include 1st & 2nd stubs if paying by mail)	
+ 2ND		

ANY RETURNED PAYMENT MAY BE SUBJECT TO A FEE UP TO \$50.00.

SEE REVERSE SIDE FOR MORE INFORMATION.

DETACH AND MAIL WITH YOUR PAYMENT  
SAVE MONEY! SAVE TIME! PAY ONLINE!

ANNUAL

2023

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

ASSESSOR'S ID. NO. YR SEQ CK PK  
7237 010 034 23 000 93 2

FOR MAILING ADDRESS CHANGE  
PLEASE SEE REVERSE SIDE OF THIS  
PAYMENT COUPON.

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

2ND INSTALLMENT DUE

INDICATE AMOUNT PAID

\$5,538.07

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

63997

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

24623000372370100340000553807000061018799720410

2ND

DETACH AND MAIL WITH YOUR PAYMENT  
SAVE MONEY! SAVE TIME! PAY ONLINE!

ANNUAL

2023

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

ASSESSOR'S ID. NO. YR SEQ CK PK  
7237 010 034 23 000 93 1

FOR MAILING ADDRESS CHANGE  
PLEASE SEE REVERSE SIDE OF THIS  
PAYMENT COUPON.

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

1ST INSTALLMENT DUE

INDICATE AMOUNT PAID

\$5,538.08

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

63900

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

23623000372370100340000553808000060918890011211

1ST



# IMPORTANT INFORMATION

For information about property tax assistance and relief programs, please visit our website at [ttc.lacounty.gov](http://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](http://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](http://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](http://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](http://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](mailto: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](http://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](http://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](http://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](http://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](http://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](http://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](http://bos.lacounty.gov/Services/Assessment-Appeals).

TO PAY ONLINE, CHANGE YOUR MAILING ADDRESS,  
OR  
ACCESS ADDITIONAL SELF-SERVICE OPTIONS,  
PLEASE VISIT [propertytax.lacounty.gov](http://propertytax.lacounty.gov)

TO PAY ONLINE, CHANGE YOUR MAILING ADDRESS,  
OR  
ACCESS ADDITIONAL SELF-SERVICE OPTIONS,  
PLEASE VISIT [propertytax.lacounty.gov](http://propertytax.lacounty.gov)

This page is part of your document - DO NOT DISCARD



**20200349815**



Pages:  
0004

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

03/25/20 AT 08:00AM

FEES:	33.00
TAXES:	0.00
OTHER:	0.00
<hr/>	
PAID:	33.00



LEADSHEET



202003250110072

00018058973



010627354

SEQ:  
03

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

66974135-PRI

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL DOCUMENT TO:

NAME Amrock - Recording Dept.

STREET ADDRESS 662 Woodward Avenue

CITY, STATE & ZIP CODE Detroit, MI 48226

SPACE ABOVE FOR RECORDER'S USE ONLY

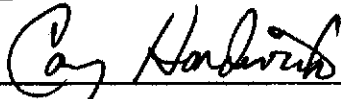
Quitclaim Deed

Title of Document

DOCUMENTARY TRANSFER TAX \$ 0.00

- ☐ COMPUTED ON FULL VALUE OF PROPERTY CONVEYED, OR
- ☐ COMPUTED ON FULL VALUE LESS LIENS & ENCUMBRANCES REMAINING AT TIME OF SALE
- ☒ EXEMPT FROM DOCUMENTARY TRANSFER TAX PURSUANT TO:

X



Signature of declarant or agent determining tax

Pursuant to Senate Bill 2 – Building Homes and Jobs Act (GC Code Section 27388.1), effective January 1, 2018, a fee of seventy-five dollars (\$75.00) shall be paid at the time of recording of every real estate instrument, paper, or notice required or permitted by law to be recorded, except those expressly exempted from payment of recording fees, per each single transaction per parcel of real property. The fee imposed by this section shall not exceed two hundred twenty-five dollars (\$225.00).

- ☐ Exempt from the fee per GC 27388.1 (a) (2); This document is subject to Documentary Transfer Tax
- ☐ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer subject to the imposition of documentary transfer tax (DTT).
- ☒ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.
- ☐ Exempt from fee per GC 27388.1 (a) (1); fee cap of \$225.00 reached.
- ☐ Exempt from the fee per GC 27388.1 (a) (1); not related to real property.

MAIL TAX STATEMENTS TO THE RETURN ADDRESS NOTED ABOVE

THIS COVER SHEET ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(\$3.00 Additional Recording Fee Applies)

**Recording Requested By:**

Cary Hardwick  
401 Margo Avenue  
Long Beach, CA 90803

**After Recording Mail To:**

Cary Hardwick, et al  
401 Margo Avenue  
Long Beach, CA 90803

APN: 7237-010-034

**QUITCLAIM DEED**

The undersigned grantor(s) declare(s):

66974135 - 5517689.

Documentary transfer tax is - \$0.00 EXEMPT: This conveyance transfers an interest into or out of a Living Trust, R & T 11930.

- ( ) Computed on full value of property conveyed, or  
( ) Computed on full value less liens and encumbrances remaining thereon at time of sale.  
( ) Unincorporated area ( ) City of Long Beach.

Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Cary Hardwick and Joy K. Hardwick, husband and wife as joint tenants with right of survivorship, GRANTOR, hereby remises, releases and forever quitclaims to Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1, 2012, GRANTEE, that certain real property situated in the County of Los Angeles, State of California, described as follows:

LOT 165 OF TRACT NO. 22087 IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED BOOK 652 PAGE(S) 3 TO 7 INCLUSIVE OF MAPS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY.

MORE commonly known as: 401 Margo Avenue  
Long Beach, CA 90803

Prior Recorded Doc. Ref.: Deed: Recorded \_\_\_\_\_; Book \_\_\_\_\_, Page \_\_\_\_\_;  
Doc. No. \_\_\_\_\_

SUBJECT TO: Any Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements now of record.

**MAIL TAX STATEMENTS**

Cary Hardwick, et al, 401 Margo Avenue, Long Beach, CA 90803

(Attached to and becoming a part of Quitclaim Deed dated March 06, 2020 between Cary Hardwick and Joy K. Hardwick, husband and wife as joint tenants with right of survivorship, as Seller(s) and Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1, 2012, as Purchaser(s).)

WITNESS my/our hand(s), this 06 day of March, 2020.

Cary Hardwick  
Cary Hardwick

Joy K. Hardwick  
Joy K. Hardwick

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 March 06, 2020, before me, Tu Tuan Dao, Notary Public  
(Insert Name of Notary Public and Title)

personally appeared Cary Hardwick and Joy K. Hardwick, 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.

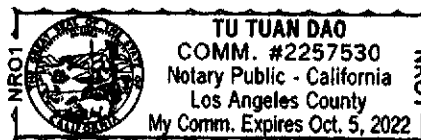
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

NOTARY STAMP/SEAL

WITNESS my hand and official seal.

Tu Tuan Dao

Notary Public



Tu Tuan Dao  
Printed Name of Notary Public  
My Commission Expires: 10/05/22

**ATTENTION NOTARY:** Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE **MUST** BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT.

Title of Document Type: Quitclaim Deed  
Number of Pages: 2 Date of Document: 3/06/2020  
Signer(s) Other Than Named Above: \_\_\_\_\_

This page is part of your document - DO NOT DISCARD



**20200349813**



Pages:  
0004

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

03/25/20 AT 08:00AM

FEES:	33.00
TAXES:	0.00
OTHER:	0.00
<hr/>	
PAID:	33.00



LEADSHEET



202003250110072

00018058971



010627354

SEQ:  
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

66974135-PRI

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL DOCUMENT TO:

NAME Amrock - Recording Dept.

STREET ADDRESS 662 Woodward Avenue

CITY, STATE & ZIP CODE Detroit, MI 48226

SPACE ABOVE FOR RECORDER'S USE ONLY

## Quitclaim Deed

Title of Document

DOCUMENTARY TRANSFER TAX \$ 0.00

- ☐ COMPUTED ON FULL VALUE OF PROPERTY CONVEYED, OR
- ☐ COMPUTED ON FULL VALUE LESS LIENS & ENCUMBRANCES REMAINING AT TIME OF SALE
- ☒ EXEMPT FROM DOCUMENTARY TRANSFER TAX PURSUANT TO:

x 

Signature of declarant or agent determining tax

Pursuant to Senate Bill 2 – Building Homes and Jobs Act (GC Code Section 27388.1), effective January 1, 2018, a fee of seventy-five dollars (\$75.00) shall be paid at the time of recording of every real estate instrument, paper, or notice required or permitted by law to be recorded, except those expressly exempted from payment of recording fees, per each single transaction per parcel of real property. The fee imposed by this section shall not exceed two hundred twenty-five dollars (\$225.00).

- ☐ Exempt from the fee per GC 27388.1 (a) (2); This document is subject to Documentary Transfer Tax
- ☐ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer subject to the imposition of documentary transfer tax (DTT).
- ☒ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.
- ☐ Exempt from fee per GC 27388.1 (a) (1); fee cap of \$225.00 reached.
- ☐ Exempt from the fee per GC 27388.1 (a) (1); not related to real property.

MAIL TAX STATEMENTS TO THE RETURN ADDRESS NOTED ABOVE

THIS COVER SHEET ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(\$3.00 Additional Recording Fee Applies)

**Recording Requested By:**

Cary Hardwick  
401 Margo Avenue  
Long Beach, CA 90803

**After Recording Mail To:**

Cary Hardwick, et al  
401 Margo Avenue  
Long Beach, CA 90803

**APN: 7237-010-034**

**QUITCLAIM DEED**

The undersigned grantor(s) declare(s):

66974135 - 5517687

Documentary transfer tax is - \$0.00 EXEMPT: This conveyance transfers an interest into or out of a Living Trust, R & T 11930.

- ( ) Computed on full value of property conveyed, or  
( ) Computed on full value less liens and encumbrances remaining thereon at time of sale.  
( ) Unincorporated area ( ) City of Long Beach

Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1, 2012, GRANTOR, hereby remises, releases and forever quitclaims to Cary Hardwick and Joy K. Hardwick, husband and wife as joint tenants with right of survivorship, GRANTEE, that certain real property situated in the County of Los Angeles, State of California, described as follows:

LOT 165 OF TRACT NO. 22087 IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED BOOK 652 PAGE(S) 3 TO 7 INCLUSIVE OF MAPS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY.

MORE commonly known as: 401 Margo Avenue  
Long Beach, CA 90803

Prior Recorded Doc. Ref.: Deed: Recorded: January 31, 2019; Doc. No. 20190092729

SUBJECT TO: Any Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements now of record.

**MAIL TAX STATEMENTS**

Cary Hardwick, et al, 401 Margo Avenue, Long Beach, CA 90803



(Attached to and becoming a part of Quitclaim Deed dated March 06, 2020 between Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1, 2012, as Seller(s) and Cary Hardwick and Joy K. Hardwick, husband and wife as joint tenants with right of survivorship, as Purchaser(s).)

WITNESS my/our hand(s), this 06 day of March, 2020.

The Hardwick Family Trust

Cary Hardwick, Trustee  
Cary Hardwick, Trustee

Joy K. Hardwick, Trustee  
Joy K. Hardwick, Trustee

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

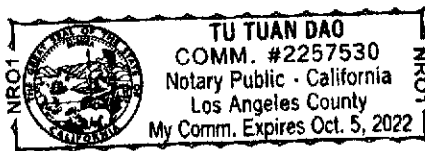
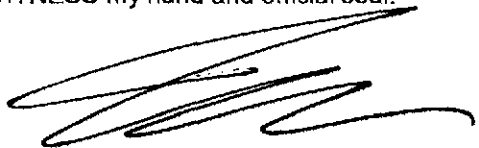
On March 06, 2020, before me, Tu Tuan Dao, Notary Public  
(Insert Name of Notary Public and Title)

personally appeared Cary Hardwick and Joy K. Hardwick, 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.

NOTARY STAMP/SEAL

WITNESS my hand and official seal.



Notary Public

Tu Tuan Dao

Printed Name of Notary Public

My Commission Expires: 10/05/22

**ATTENTION NOTARY:** Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE **MUST** BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT.

Title of Document Type: Quitclaim Deed  
Number of Pages: 2 Date of Document: 03/06/2020  
Signer(s) Other Than Named Above: \_\_\_\_\_

This page is part of your document - DO NOT DISCARD



**20190092729**



Pages:  
0002

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

01/31/19 AT 08:00AM

FEES:	22.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	97.00



LEADSHEET



201901310110042

00016224354



009606598

SEQ:  
01

DAR - Title Company (Hard Copy)



THIS FORM IS NOT TO BE DUPLICATED

T60

RECORDING REQUESTED BY:

Order No.  
Escrow No.  
Parcel No. 7237-010-34

AND WHEN RECORDED MAIL TO:

CARY AND JOY HARDWICK  
401 MARGO AVENUE  
LONG BEACH, CA 90803



SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$0.00 and CITY \$0.00

- ☐ computed on full value of property conveyed, or  
☐ computed on full value less liens or encumbrances remaining at the time of sale.  
☐ unincorporated area: ☒ Long Beach, and

"This conveyance transfers an interest into or out of a Living Trust, R & T 11930"

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Cary Hardwick and Joy K. Hardwick,  
Husband and Wife as Joint Tenants

hereby GRANT(S) to Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1,  
2012

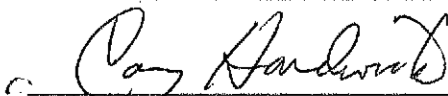
the following described real property in the County of Los Angeles, State of California:

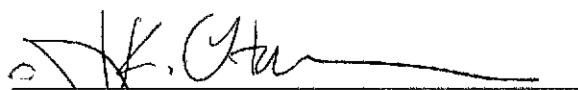
Lot 165 of Tract No. 22087 in the City of Long Beach, County of Los Angeles, State of California, as per Map recorded in  
Book 652 Page(s) 3 To 7 Inclusive of Maps in the Office of the County Recorder of Los Angeles County.

More commonly known as: 401 Margo Avenue, Long Beach, CA 90803

Date January 11, 2019

THIS INSTRUMENT FILED FOR RECORD BY FIRST AMERICAN  
TITLE CO. OF L.A. AS AN ACCOMMODATION ONLY. IT HAS NOT  
BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS  
EFFECT UPON TITLE

  
Cary Hardwick

  
Joy K. Hardwick

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.

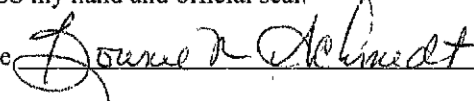
STATE OF CALIFORNIA

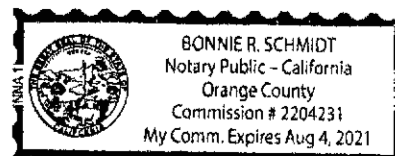
COUNTY OF Los Angeles } s.s.

On Jan. 11, 2019, before me, Bonnie R. Schmidt, A Notary Public  
personally appeared Cary Hardwick and Joy K. Hardwick 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  (Seal)



This page is part of your document - DO NOT DISCARD



**20190049857**



Pages:  
0003

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

01/17/19 AT 08:00AM

FEES:	30.00
TAXES:	0.00
OTHER:	0.00
<hr/> PAID:	30.00



LEADSHEET



201901173340003

00016176723



009578981

SEQ:  
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

RECORDING REQUESTED BY

First American Title Company

AND WHEN RECORDED MAIL DOCUMENT TO:

NAME Cary Hardwick and Joy K Hardwick

STREET  
ADDRESS 401 Margo Avenue

CITY, STATE &  
ZIP CODE Long Beach, CA 90803

SPACE ABOVE FOR RECORDER'S USE ONLY

## Grant Deed

Title of Document

Pursuant to Senate Bill 2 – Building Homes and Jobs Act (GC Code Section 27388.1), effective January 1, 2018, a fee of seventy-five dollars (\$75.00) shall be paid at the time of recording of every real estate instrument, paper, or notice required or permitted by law to be recorded, except those expressly exempted from payment of recording fees, per each single transaction per parcel of real property. The fee imposed by this section shall not exceed two hundred twenty-five dollars (\$225.00).

- ☐ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer subject to the imposition of documentary transfer tax (DTT).
- ☒ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.
- ☐ Exempt from fee per GC 27388.1 (a) (1); fee cap of \$225.00 reached.
- ☐ Exempt from the fee per GC 27388.1 (a) (1); not related to real property.

THIS COVER SHEET ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(\$3.00 Additional Recording Fee Applies)

RECORDING REQUESTED BY:

Order No. 5835087  
Escrow No. 39698RS  
Parcel No. 7237-010-034

AND WHEN RECORDED MAIL TO:

Cary Hardwick and Joy K. Hardwick  
401 MARGO AVENUE  
LONG BEACH, CA 90803

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$ZERO and CITY \$

- ☐ computed on full value of property conveyed, or  
☐ computed on full value less liens or encumbrances remaining at the time of sale.  
☐ unincorporated area: ☒ Long Beach, and

"This conveyance transfers an interest into or out of a Living Trust, R & T 11930"

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Cary Hardwick and Joy K. Hardwick, Trustee of The Hardwick Family Trust dated May 1, 2012

hereby GRANT(S) to Cary Hardwick and Joy K. Hardwick, Husband and Wife as Joint Tenants

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

Lot 165 of Tract No. 22087 in the City of Long Beach, County of Los Angeles, State of California, as per Map recorded in Book 652 Page(s) 3 To 7 Inclusive of Maps in the Office of the County Recorder of Los Angeles County.

More commonly known as: 401 Margo Avenue, Long Beach, CA 90803

Date January 7, 2019

The Hardwick Family Trust dated May 1, 2012

Cary Hardwick, Trustee

Joy K. Hardwick, Trustee

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 } s.s.

On Jan 11, 2019, before me, Bonnie R Schmidt, A Notary Public personally appeared Cary Hardwick and Joy K. Hardwick 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.

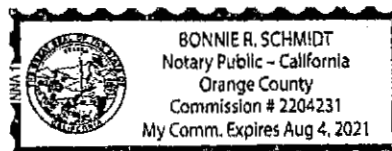
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Bonnie R Schmidt

(Seal)



This page is part of your document - DO NOT DISCARD



**20120844126**



Pages:  
0002

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

06/06/12 AT 11:20AM

FEES:	19.00
TAXES:	0.00
OTHER:	0.00
PAID:	19.00



LEADSHEET



201206060880068

00005909803



004039362

SEQ:  
01

DAR - Mail (Hard Copy)



THIS FORM IS NOT TO BE DUPLICATED

Order No.  
Escrow No.  
Loan No

WHEN RECORDED MAIL TO:

Cary Hardwick and Joy K. Hardwick, Trustees  
c/o Stephens & Kray  
5000 Birch Street, Suite 410  
Newport Beach, CA 92660

APN 7237-010-034



DOCUMENTARY TRANSFER TAX \$ -0- \*\*

SPACE ABOVE THIS LINE FOR RECORDER'S USE

... Computed on the consideration or value of property conveyed, OR

Computed on the consideration or value less liens or encumbrances  
remaining at time of sale

*Cary Hardwick*

\*\* "This conveyance transfers interest into  
or out of a living trust, R & T 11930."

## QUITCLAIM DEED

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

Cary W. Hardwick and Joy K. Hardwick

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

Cary Hardwick and Joy K. Hardwick, Trustee of the Hardwick Family Trust, dated May 1, 2012

the real property in the City of Long Beach

, County of Los Angeles

State of California, described as follows:

Lot 165 of Tract No. 22087, in the City of Long Beach, County of Los Angeles, State of California, as per Map recorded  
in Book 652, Pages 3 to 7 inclusive of Maps, in the Office of the County Recorder of Los Angeles County, California.

Commonly known as: 401 Margo Avenue, Long Beach, CA 90803

Dated: March 1, 2012

STATE OF CALIFORNIA )

COUNTY OF ORANGE )

On May 1, 2012

before me,

Danielle S. Peck, a

notary public, personally appeared Cary W. Hardwick and  
Joy K. Hardwick

, 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.

ss

*Cary W. Hardwick*  
Cary W. Hardwick

*Joy K. Hardwick*  
Joy K. Hardwick



WITNESS my hand and official seal

Signature

*Danielle S. Peck*

(This area for official notarial seal)

MAIL TAX STATEMENTS TO: Cary Hardwick and Joy K. Hardwick, Trustee; 401 Margo Avenue, Long Beach, CA 90803



This page is part of your document - DO NOT DISCARD

04 1957691

RECORDED/FILED IN OFFICIAL RECORDS  
RECORDER'S OFFICE  
LOS ANGELES COUNTY  
CALIFORNIA  
07/30/04 AT 08:00am

TITLE(S) : DEED



FEE



\$ D.T.T  
702.90

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 AIN's Shown

7237 - 010 - 034

001

THIS FORM NOT TO BE DUPLICATED

7/30/04

2

RECORDING REQUESTED BY  
GATEWAY TITLE COMPANY

04 1957691

AND WHEN RECORDED MAIL TO

MR AND MRS CARY W HARDWICK  
401 MARGO AVENUE  
LONG BEACH, CA 90803

THIS SPACE FOR RECORDER'S USE ONLY

Title Order No.: 10498597-07

Escrow No 11174-MW

## GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) (43)  
**DOCUMENTARY TRANSFER TAX is \$702 90**

☒ computed on full value of property conveyed, or  
☐ computed on full value less value of liens or encumbrances remaining at time of sale  
☐ Unincorporated area ☒ City of LONG BEACH AND

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

**MATTHEW B. LUXENBERG, an Unmarried Man**

hereby GRANT(s) to

**CARY W. HARDWICK and JOY K. HARDWICK, Husband and Wife as <sup>JOINT TENANTS</sup>~~Community Property~~**

the real property in the City of LONG BEACH, County of Los Angeles, State of California, described as  
Lot 165 of Tract No 22087, in the City of Long Beach, County of Los Angeles, State of California, as per Map  
recorded in Book 652, Pages 3 to 7 inclusive of Maps, in the Office of the County Recorder of Los Angeles  
County, California

Also Known as 401 MARGO AVENUE, LONG BEACH, CA 90803  
AP# 7237-010-034

DATED July 26, 2004

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On 7/27/04

Before me, QUAN NGUYEN

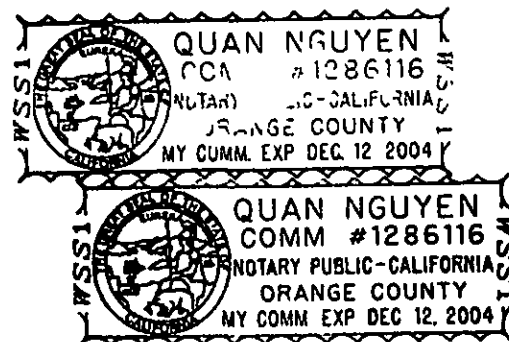
A Notary Public in and for said State, personally appeared

MATTHEW B. LUXENBERG

Matthew B. Luxenberg  
MATTHEW B LUXENBERG

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 Quan Nguyen

(This area for official notarial seal)

MAIL TAX STATEMENTS TO PARTY SHOWN BELOW, IF NO PARTY SHOWN, MAIL AS DIRECTED ABOVE

This page is part of your document - DO NOT DISCARD



**20072570344**

Pages:  
018



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

Fee: 61.00

Tax: 0.00

Other: 0.00

Total: 61.00

11/19/07 AT 08:00AM

Title Company

**TITLE(S) :** \_\_\_\_\_



L E A D   S H E E T

**Assessor's Identification Number (AIN)**

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

Number of AIN's Shown

Recording Requested By:  
BANK OF AMERICA

Return To:  
LOAN # 6158200250  
FL9-700-01-01  
JACKSONVILLE POST CLOSING  
BANK OF AMERICA  
9000 SOUTHSIDE BLVD.  
BLDG 700, FILE RECEIPT DEPT.  
JACKSONVILLE, FL 32256

11/19/07



20072570344

APN 7237-010-034

7217822-2

[Space Above This Line For Recording Data]

DEED OF TRUST

LOAN #6158200250

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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 09, 2007 , together with all Riders to this document.

(B) "Borrower" is CARY W HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE AS JOINT TENANTS

Borrower's address is 401 MARGO AVE, LONG BEACH, CA 90803

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is BANK OF AMERICA, N A

Lender is a NATIONAL BANKING ASSOCIATION  
organized and existing under the laws of THE UNITED STATES OF AMERICA

CALIFORNIA - Single Family

Lender's address is 275 S VALENCIA AVE 1ST FLOOR, BREA, CA 928236340

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is PRLAP, INC

(E) "Note" means the promissory note signed by Borrower and dated NOVEMBER 09, 2007  
The Note states that Borrower owes Lender SIX HUNDRED EIGHTY THOUSAND AND 00/100

Dollars

(U.S. \$ 680,000 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 01, 2032

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

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late  
charges due under the Note, and all sums due under this Security Instrument, plus interest

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower The  
following Riders are to be executed by Borrower (check box as applicable):

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

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

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

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

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

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

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

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

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.)  
and its implementing regulation, Regulation X (24 C.F.R. Part 3500), 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

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restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower 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."

Parcel ID Number: 7237-010-034 which currently has the address of  
401 MARGO AVENUE [Street]  
LONG BEACH [City] , California 90803 [Zip Code]  
("Property Address"):

LOS BEACH AREA

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

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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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.



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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.

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In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

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

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

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

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

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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

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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

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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

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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.

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.

Witnesses

\_\_\_\_\_  
CARY W. HARDWICK (Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

JOY K. HARDWICK (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

State of California  
County of

Los Angeles

On

11/12/07

before me,

} ss.

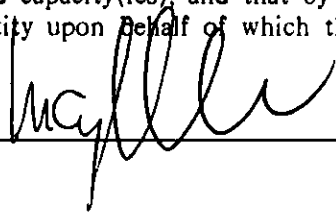
Lucy L. Tran, Notary  
personally appeared

Public

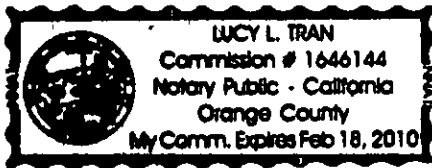
CARY K. HARDWICK and JOY K. HARDWICK

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.



(Seal)



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

Lot 165 of Tract No. 22087, in the City of Long Beach, County of Los Angeles, State of California, as per Map recorded in Book 652, Pages 3 to 7 inclusive of Maps, in the Office of the County Recorder of Los Angeles County, California.

Exhibit A

07 2570344

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GOVERNMENT CODE 27361.7

I certify under penalty that the Notary Seal on the document to which this statement is attached read as follows:

NAME OF THE NOTARY: Lucy L. Tran

DATE COMMISSION EXPIRES: February 18, 2010

COUNTY WHERE BOND IS FILED: Orange

COMMISSION NUMBER: 1646144

VENDOR NUMBER: NNA1

I certify under penalty of perjury and the laws of the State of California that the illegible portion of this document to which this statement is attached reads as follows:

PLACE OF EXECUTION Irvine

DATE 11/16/2007

SIGNATURE



\*personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 entity upon behalf of which the person(s) acted, executed the instrument.

07 2570344

This page is part of your document - DO NOT DISCARD



**20131059482**



Pages:  
0018

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

07/18/13 AT 02:46PM

FEES:	66.00
TAXES:	0.00
OTHER:	0.00
PAID:	66.00



LEADSHEET



201307181280119

00008021893



005004327

SEQ:  
01

DAR - Mail (Hard Copy)



THIS FORM IS NOT TO BE DUPLICATED

07/18/2013



\*20131059482\*

**Recording Requested by/  
After Recording Return To:**

Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

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**LOAN MODIFICATION AGREEMENT**

Order ID: 7599658

Project ID: 7599658

Loan Number: 871047986


Borrower: CARY HARDWICK

Original Loan Amount: \$680,000.00

Original Mortgage Date: 11/9/2007

Recording Reference: See Exhibit 'B'

**Home Affordable Modification Agreement  
(Servicer Copy)**

**Bank of America**  **Home Loans**

Investor Loan # 040687104798690803

**After Recording Return To:**

Bank of America, N.A.  
C/O Home Retention Group  
9700 Bissonnet Street  
Suite 1500  
Houston, TX 77036

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 1 of 12)



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This document was prepared by  
Home Retention Services, Inc.,  
Modifications Department  
9700 Bissonnet Street  
Suite 1500  
Houston, TX 77036  
1.877.422.1761

[Space Above This Line For Recording Data]

## HOME AFFORDABLE MODIFICATION AGREEMENT

Borrower ("I")<sup>1</sup>: CARY W HARDWICK

Original Lender/Beneficiary Lender or Servicer ("Lender"): Bank of America, N.A.  
 Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): November 09, 2007  
 Loan Number: 040687104798690803  
 Property Address (See Exhibit A for Legal Description if applicable) *✓* "Property":  
 401 MARGO AVE, LONG BEACH, CA 90803  
 See Exhibit B for assignments of record if applicable

If my representations and covenants in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and

<sup>1</sup> If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 2 of 12)



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supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations and Covenants.** I certify, represent to Lender, covenant and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents or my default is imminent, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. One of the borrowers signing this Agreement lives in the Property as a principal residence, and the Property has not been condemned;
- C. There has been no impermissible change in the ownership of the Property since I signed the Loan Documents. A permissible change would be any transfer that the lender is required by law to allow, such as a transfer to add or remove a family member, spouse or domestic partner of the undersigned in the event of a death, divorce or marriage;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a trial period plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 3 of 12)



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- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct or any covenant in Section 1 has not been performed, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
  - B. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing and returning a copy of it to me, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
3. **The Modification.** If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on August 01, 2012 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on August 01, 2012.
- A. The Maturity Date will be: October 01, 2038.
  - B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$692,686.02 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
  - C. Interest at the rate of 2.000% will begin to accrue on the New Principal Balance as of July 01, 2012 and the first new monthly payment on the New Principal Balance will be due on August 01, 2012. My payment schedule for the modified Loan is as follows:



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Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
Years 1-5	2.000%	7/01/2012	\$2,828.31	\$804.44 May adjust periodically	\$3,632.75 May adjust periodically	8/01/2012	60
Year 6	3.000%	7/01/2017	\$3,116.75	May adjust periodically	May adjust periodically	8/01/2017	12
Years 7-27	3.625%	7/01/2018	\$3,297.50	May adjust periodically	May adjust periodically	8/01/2018	243

\* The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step or simple interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

**4. Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 5 of 12)



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spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.

- B. That this Agreement shall supersede the terms of any modification, forbearance, trial period plan or other workout plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. **Funds for Escrow Items.** I will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan 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 the Mortgage 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 the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." I shall promptly furnish to Lender all notices of amounts to be paid under this Section 4.D. I shall pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my 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, I 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. My obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and I shall then be obligated 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 the Loan Documents, and, upon such revocation, I shall pay to Lender all Funds, and in such amounts, that are then required

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 6 of 12)



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under this Section 4.D.

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 the Real Estate Settlement Procedures Act ("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 me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me 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 me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, 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 me 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 me as required by RESPA, and I 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 me as required by RESPA, and I 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 the Loan Documents, Lender shall promptly refund to me any Funds held by Lender.

- E. That the Loan Documents as modified by this Agreement are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 7 of 12)



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provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.

- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- J. That I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and not withstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void. I also agree to allow Lender to attach an Exhibit A to this loan modification which will include a Legal Description, recording information of the original security instrument, and any other relevant information required by a County Clerk's Office to allow for recording if and when recording becomes necessary for Lender.
- K. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 8 of 12)



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conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification Program.

- L. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the trial period plan and this Agreement by Lender to (i) the U.S. Department of the Treasury, (ii) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plan; (iii) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (iv) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (v) any HUD certified housing counselor.
- M. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this Section 4. M shall be referred to as "Documents". I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.
- N. If my Loan Documents govern a home equity loan or line of credit, then I agree that as of the Modification Effective Date, I am terminating my right to borrow new funds under my home equity loan or line of credit. This means that I cannot obtain additional advances, and must make payments according to this Agreement. (Lender may have previously terminated or suspended my right to obtain additional advances under my home equity loan or line of credit, and if so, I confirm and acknowledge that no additional advances may be obtained.)
- O. BORROWERS PROTECTION PLAN If I have a Loan with Borrowers Protection Plan®

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 9 of 12)



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("BPP") under my Loan Documents, then I understand and agree that, unless I notify Lender of my request to cancel BPP or my BPP has already been cancelled or terminated in accordance with its terms, my BPP will remain on my Loan, as modified in accordance with this Agreement, and will continue to be governed by the terms of my Borrowers Protection Plan Addendum, which is the contract containing the terms and conditions of BPP that I received at the closing of my original Loan.

I understand that I may cancel BPP at any time by calling 1-866-554-2676. If I notify the Lender of my request to cancel BPP within sixty (60) days after the Modification Effective Date, I will receive a refund of any BPP fees I pay with respect to any period after the Modification Effective Date. I further understand that BPP on my Loan may have already been cancelled or terminated by its terms, such as if any monthly fee for BPP has remained unpaid 90 days after its due date.

For purposes of my modified Loan, the "Monthly Payment" under the Borrowers Protection Plan Addendum will be the monthly payment of principal and/or interest as modified under this Agreement. With the exception of BPP benefits based on the outstanding balance of my Loan (if any), benefits under the BPP on my modified Loan will be calculated based on this new Monthly Payment amount, subject to the terms of the Borrowers Protection Plan Addendum.

For purposes of my modified Loan, the monthly fee for BPP, which is the monthly amount charged to me for BPP, will be recalculated based on the percentage set forth in my Borrowers Protection Plan Addendum (or Borrowers Protection Plan Confirmation Letter, as applicable). I understand that the monthly fee for BPP, as a percentage of my monthly payment of principal and/or interest as modified under this Agreement, may be higher if the monthly payment under my modified Loan is or becomes higher than the monthly payment that was due on my Loan prior to modification under this Agreement. The monthly fee for BPP will be payable at the same time and place as payments of principal and/or interest under my modified Loan. The "Protection Date" under the Borrowers Protection Plan Addendum, which is the date upon which my BPP became effective, and the "Expiration Date" under the Borrowers Protection Plan Addendum, which is the date upon which my BPP will automatically expire, will not be changed by this Agreement. I will refer to my Borrowers Protection Plan Addendum for complete terms and conditions of my BPP.

If I have experienced a qualifying event that is eligible for benefits under BPP, I should contact Bank of America immediately by calling 1-866-317-5116.

**P. OPTIONAL PRODUCTS PURCHASED AFTER CLOSING** I understand and agree that

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 10 of 12)



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any optional product(s) I may have purchased after the closing of my Loan, the cost for which I agreed to have added to my Total Monthly Payment: (a) will remain in force so long as I add the amount due and owing to my Total Monthly Payment each month; and (b) will continue to be governed by the terms of the documents the provider of the optional product delivered to me ("Governing Documents"), unless (i) I notify the provider of the optional product of my request to cancel; or (ii) I fail to pay any and all amounts payable when due, at which time the optional product may terminate as provided under the terms of the Governing Documents. I understand that if I have questions regarding any optional product(s) I may have purchased, I should contact Bank of America by calling 800-641-5298.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 11 of 12)



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In Witness Whereof, the Lender and I have executed this Agreement.

Cary W. Hardwick (Seal)  
Borrower CARY W HARDWICK

7/22/12  
Date

\_\_\_\_ (Seal)  
Borrower

\_\_\_\_  
Date

\_\_\_\_ [Space Below This Line For Acknowledgement] \_\_\_\_\_

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM  
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 12 of 12)



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15

# CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of LOS ANGELES

On 7.22.12 before me, JUDY P. IACOVETTI - Notary Public  
(Here insert name and title of the officer)

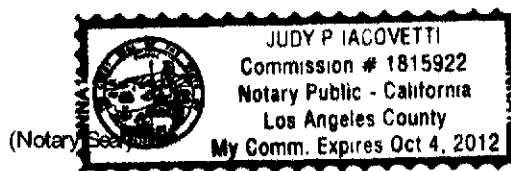
personally appeared CARY W. HARDWICK

who proved to me 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

Judy P. Iacovetti  
Signature of Notary Public



## ADDITIONAL OPTIONAL INFORMATION

### DESCRIPTION OF THE ATTACHED DOCUMENT

Loan Modification  
(Title or description of attached document)

B of A.  
(Title or description of attached document continued)

Number of Pages 12 Document Date 7.22.12

(Additional Information)

### CAPACITY CLAIMED BY THE SIGNER

- ☒ Individual(s)  
☐ Corporate Officer

(Title)

- ☐ Partner(s)  
☐ Attorney-in-Fact  
☐ Trustee(s)  
☐ Other \_\_\_\_\_

### INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgement completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they, is/are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal. If a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
  - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
  - ❖ Indicate title or type of attached document, number of pages and date.
  - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document.



DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: Karen Richardson

10/29/12

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

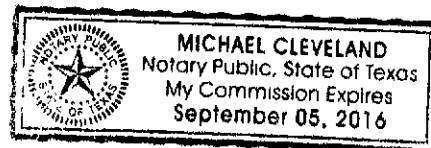
COUNTY OF HARRIS

On October 29, 2012 before me, Michael Cleveland Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature Michael Cleveland

Michael Cleveland



My commission expires: September 5, 2016

**EXHIBIT A**  
**LEGAL DESCRIPTION**

---

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

Lot 165 of Tract No. 22087, in the City of Long Beach, County of Los Angeles, State of California, as per Map recorded in Book 652, Pages 3 to 7 inclusive of Maps, in the Office of the County Recorder of Los Angeles County, California.

**Recording Requested by/After Recording Return To:**

Stewart Lender Services  
Attn: Modification Recordation  
9700 Bissonnet Street, Suite 1500  
Houston, TX 77036

Order ID: 7599658  
Loan Number: 871047986

Project ID: 7599658

---

**EXHIBIT B**

Borrower Name: CARY HARDWICK  
Property Address: 401 MARGO AVE, LONG BEACH, CA 90803

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/19/2007 as Instrument/Document Number: 20072570344, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of Los Angeles County, State of CA.

**Additional County Requirements:**

Original Loan Amount: \$680,000.00  
Original Mortgage Date: 11/9/2007



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**20140199606**



Pages:  
0003

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

02/26/14 AT 11:02AM

FEES:	21.00
TAXES:	0.00
OTHER:	0.00
PAID:	21.00



LEADSHEET



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006054886

SEQ:  
01

ERDS - Daily



THIS FORM IS NOT TO BE DUPLICATED

Recording requested by:  
BANK OF AMERICA, N.A.

~~When recorded mail to:~~  
US BANK, NA  
269 TECHNOLOGY WAY  
BLDG B STE 3  
ROCKLIN, CA 95765  
Attn: ASSIGNMENT UNIT

---

CORPORATION ASSIGNMENT OF DEED OF TRUST

Doc. ID# 57487104798694396  
Commitment# 5200

For value received, the undersigned, BANK OF AMERICA, N.A., 101 S MARENGO AVE., 4TH FLOOR PASADENA, CA 91101, hereby grants, assigns and transfers to:  
US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN  
TRUST I  
269 TECHNOLOGY WAY BLDG B STE 3 ROCKLIN, CA 95765

All beneficial interest under that certain Deed of Trust dated 11/09/07, executed by: CARY W HARDWICK and JOY K HARDWICK, Trustor as per TRUST DEED recorded as Instrument No. 20072570344 on 11/19/07 in Book N/A Page N/A of official records in the County Recorder's Office of LOS ANGELES County, CALIFORNIA.

Tax Parcel = 7237010034, LOS ANGELES COUNTY TAX COLLECTOR  
Original Mortgage \$680,000.00  
401 MARGO AVE, LONG BEACH, CA 90803

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.



CORPORATION ASSIGNMENT OF DEED OF TRUST

Doc. ID# 57487104798694396  
Commitment# 5200

Dated: NOV 19 2013

BANK OF AMERICA, N.A.


By   
ELIZABETH ESPANA, ASSISTANT VICE PRESIDENT

State of California  
County of Los Angeles

On NOV 19 2013 before me, ANITA J. CALDERON, Notary Public, personally appeared ELIZABETH ESPANA, 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.

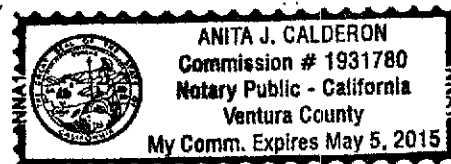
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature: 

ANITA J. CALDERON

Prepared by: ROBERT ANTHONY MATUTE  
101 S MARENGO AVE, 4TH FLOOR  
PASADENA, CA 91101  
Phone#: (626) 486-3580



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**20140199607**



Pages:  
0003

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Recorder's Office, Los Angeles County,  
California

02/26/14 AT 11:02AM

FEES:	21.00
TAXES:	0.00
OTHER:	0.00
PAID:	21.00



LEADSHEET



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SEQ:  
02

ERDS - Daily



THIS FORM IS NOT TO BE DUPLICATED

Prepared By: **WENDELL STEINER**  
Meridian Asset Services, Inc.  
780 94<sup>th</sup> Avenue N., Suite 102  
St. Petersburg, FL 33702

~~When Recorded Mail To:~~  
**DIANNE SHELHAMER**  
c/o MERIDIAN ASSET SERVICES, INC.  
780 94TH AVENUE N., STE 102  
ST. PETERSBURG, FL 33702

\_\_\_\_\_  
Space above for Recorder's use \_\_\_\_\_  
Loan#: 2184594  
Servicer#: 871047986

### ASSIGNMENT OF DEED OF TRUST

For good and valuable consideration, the sufficiency of which is hereby acknowledged, **US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN TRUST I, 9320 EXCELSIOR BOULEVARD, HOPKINS, MN 55343, (ASSIGNOR)**. For VALUE RECEIVED, The undersigned hereby grants, assigns, and transfers to **US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN GT TRUST I, 9320 EXCELSIOR BOULEVARD, HOPKINS, MN 55343, (ASSIGNEE)**, all beneficial interest under that certain deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

**Date of Deed of Trust:** 11/9/2007  
**Original Loan Amount:** \$680,000.00  
**Executed by (Mortgagor(s)):** CARY W HARDWICK AND JOY K HARDWICK  
**Original Trustee:**  
**Original Beneficiary:**  
**Filed of Record:** In Book N/A, Page N/A,  
**Document/Instrument No:** 20072570344 in the Office of County Recorder of LOS ANGELES County,  
CALIFORNIA, Recorded on 11/19/2007.

**Property more commonly described as:** 401 MARGO AVE, LONG BEACH, CA 90803

**IN WITNESS WHEREOF**, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: 2-3-14

**US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN TRUST I, BY MERIDIAN ASSET SERVICES, INC. AS ATTORNEY-IN-FACT**

By:  \_\_\_\_\_

KATHLEEN COLLINS

SENIOR VICE PRESIDENT

  
\_\_\_\_\_  
Witness Name: DONNA GILLEY

Prepared By: **WENDELL STEINER**  
Meridian Asset Services, Inc.  
780 94<sup>th</sup> Avenue N., Suite 102  
St. Petersburg, FL 33702

When Recorded Mail To:  
**DIANNE SHELHAMER**  
c/o MERIDIAN ASSET SERVICES, INC.  
780 94TH AVENUE N., STE 102  
ST. PETERSBURG, FL 33702

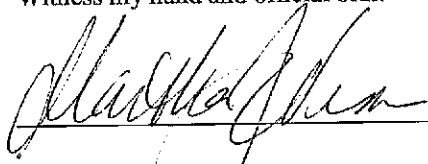
\_\_\_\_\_  
Space above for Recorder's use \_\_\_\_\_  
Loan#: 2184594  
Servicer#: 871047986

### ASSIGNMENT OF DEED OF TRUST

State of           FLORIDA}  
County of       PINELLAS} ss.

On, 2/3/14, before me, Martha J. Nunn, a Notary Public, personally appeared KATHLEEN COLLINS, SENIOR VICE PRESIDENT of/for BY MERIDIAN ASSET SERVICES, INC. AS ATTORNEY-IN-FACT FOR US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CVF II MORTGAGE LOAN TRUST L, 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 FLORIDA that the foregoing paragraph is true and correct.

Witness my hand and official seal.

  
(Notary Name): Martha J. Nunn



MARTHA J. NUNN  
MY COMMISSION # FF 020562  
EXPIRES: May 21, 2017  
Bonded Thru Gudget Notary Services

My commission expires: 5/21/2017

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**20181196531**



Pages:  
0002

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

11/28/18 AT 02:25PM

FEES:	20.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	95.00



LEADSHEET



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00015989625



009482080

SEQ:  
01

SECURE - Daily - Priority



THIS FORM IS NOT TO BE DUPLICATED

E13-201811270000062

RECORDING REQUESTED BY: FIRST AMERICAN  
MORTGAGE SOLUTIONS

WHEN RECORDED MAIL TO:  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
PH. 208-528-9895  
CALIFORNIA  
COUNTY OF LOS ANGELES  
LOAN NO. 0515392393

RECORD 1ST



## SUBSTITUTION OF TRUSTEE

WHEREAS, the Undersigned BANK OF AMERICA, N.A., BY NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, ITS ATTORNEY IN FACT, located at 55 BEATTIE PLACE SUITE 500, MS-501, GREENVILLE, SC 29601, is the current holder, or nominee of the current holder, of that certain Deed of Trust dated NOVEMBER 09, 2007 executed by CARY W. HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE AS JOINT TENANTS, Trustor, to PRLAP, INC., Original Trustee, for the benefit of BANK OF AMERICA, N.A., Original Beneficiary, and recorded on NOVEMBER 19, 2007 as Instrument No. 20072570344 in the Official Records of the County Recorder's Office of the County of LOS ANGELES, State of CALIFORNIA.

LEGAL DESCRIPTION: AS DESCRIBED IN SAID DEED OF TRUST REFERRED TO HEREIN

COMMONLY KNOWN AS: 401 MARGO AVENUE, LONG BEACH, CA 90803

WHEREAS, the Undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of the Current Trustee. NOW THEREFORE, the Undersigned hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY whose address is 1 FIRST AMERICAN WAY, SANTA ANA, CA 92707, as Substituted or Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed on this 11/21/2018.

BANK OF AMERICA, N.A., BY NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, ITS ATTORNEY IN FACT

  
NICOLE WILSON, MANAGER

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE ) ss.

On 11/21/2018, before me, DAVID MATEUSH, personally appeared NICOLE WILSON known to me to be the MANAGER of NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING AS ATTORNEY-IN-FACT FOR BANK OF AMERICA, N.A. the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
DAVID MATEUSH (COMMISSION EXP. 7/21/2026)  
NOTARY PUBLIC



This page is part of your document - DO NOT DISCARD



**20181196532**



Pages:  
0002

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

11/28/18 AT 02:25PM

FEES :	20.00
TAXES :	0.00
OTHER :	0.00
SB2 :	75.00
PAID :	95.00



LEADSHEET



201811280280022

00015989626



009482080

SEQ:  
02

SECURE - Daily - Priority



THIS FORM IS NOT TO BE DUPLICATED

E13-201811270000062

RECORDING REQUESTED BY: FIRST AMERICAN  
MORTGAGE SOLUTIONS

WHEN RECORDED MAIL TO:  
CARY W HARDWICK  
401 MARGO AVE  
LONG BEACH, CA 90803  
CALIFORNIA  
COUNTY OF LOS ANGELES  
LOAN NO.: 0515392393

RECORD 2ND



## FULL RECONVEYANCE

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, or Successor Trustee, or Substitute Trustee, under a Deed of Trust dated NOVEMBER 09, 2007 executed by CARY W. HARDWICK AND JOY K. HARDWICK, HUSBAND AND WIFE AS JOINT TENANTS, Trustor, to PRLAP, INC., Original Trustee, for the benefit of BANK OF AMERICA, N.A., the Original Beneficiary, and recorded on NOVEMBER 19, 2007 as Instrument No. 20072570344 in the Official Records of the County Recorder's Office of the County of LOS ANGELES, State of CALIFORNIA.

LEGAL DESCRIPTION: AS DESCRIBED IN SAID DEED OF TRUST REFERRED TO HEREIN

COMMONLY KNOWN AS: 401 MARGO AVENUE, LONG BEACH, CA 90803

WHEREAS, having received from the holder of said Deed of Trust a written request to reconvey, stating that the indebtedness secured by said Deed of Trust has been paid in full. NOW THEREFORE, the Undersigned, as Successor Trustee, pursuant to the written request of the Beneficiary, does hereby grant and reconvey, without warranty, implied or expressed, to the PERSONS LEGALLY ENTITLED THERETO all the estate and interest held by it, as Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Undersigned has caused this Instrument to be executed this NOV 26 2018.

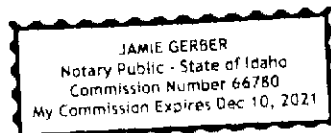
FIRST AMERICAN TITLE INSURANCE COMPANY

  
KATHY BONE ASSISTANT SECRETARY

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On NOV 26 2018, before me, JAMIE GERBER, personally appeared KATHY BONE known to me to be the ASSISTANT SECRETARY of FIRST AMERICAN TITLE INSURANCE COMPANY the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
JAMIE GERBER (COMMISSION EXP. 12/10/2021)  
NOTARY PUBLIC





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**20181304078**



Pages:  
0003

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

12/26/18 AT 08:00AM

FEES:	23.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	98.00



LEADSHEET



201812260110013

00016106643



009538154

SEQ:  
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

2184594

Recording Requested by Simplifile

Prepared By and Return To:

Kathleen Collins

Collateral Department

Meridian Asset Services, LLC

3201 34th Street South, Suite 310

St. Petersburg, FL 33711

(727) 497-4650

Space above for Recorder's use

Loan No: 2184594

Svcr Ln No: 515392393



7790035

### ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I, whose address is 300 DELAWARE AVE., 9TH FL., WILMINGTON, DE 19801. (ASSIGNOR), does hereby grant, assign and transfer to GOLDMAN SACHS MORTGAGE COMPANY, whose address is 2001 ROSS AVENUE SUITE 2800, DALLAS, TEXAS 75201, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Deed of Trust: 11/9/2007

Original Loan Amount: \$680,000.00

Executed by (Borrower(s)): CARY W HARDWICK & JOY K. HARDWICK

Original Trustee: PRLAP, INC

Original Beneficiary: BANK OF AMERICA, N.A.

Filed of Record: In Book N/A, Page N/A,

Document/Instrument No: 20072570344 in the Recording District of LOS ANGELES, CA, Recorded on 11/9/2007.

Property more commonly described as: 401 MARGO AVENUE, LONG BEACH, CALIFORNIA 90803

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: 12-5-18

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I, BY MERIDIAN ASSET SERVICES, LLC, ITS ATTORNEY-IN-FACT

By: DANIEL SLEDD

Title: VICE PRESIDENT

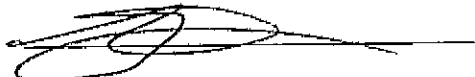
Lakeisha Fair  
Witness Name: LAKEISHA FAIR

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 **FLORIDA**  
County of **PINELLAS**

On 12-5-18, before me, **NICHOLAS SHANE MATTHEWS**, a Notary Public, personally appeared **DANIEL SLEDD, VICE PRESIDENT** of **MERIDIAN ASSET SERVICES, LLC, AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I**, personally known to me 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 **FLORIDA** that the foregoing paragraph is true and correct. I further certify **DANIEL SLEDD**, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.



(Notary Name): **NICHOLAS SHANE MATTHEWS**  
My commission expires: **1/16/2022**



**NICHOLAS SHANE MATTHEWS**  
Commission # **GG 175931**  
Expires **January 16, 2022**  
Bonded Thru Budget Notary Services

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**20190065403**



Pages:  
0003

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

01/23/19 AT 12:02PM

FEES:	23.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	98.00



LEADSHEET



201901233260068

00016192895



009588322

SEQ:  
01

SECURE - Daily



THIS FORM IS NOT TO BE DUPLICATED

2184594

Prepared By and Return To:  
Kathleen Collins  
Collateral Department  
Meridian Asset Services, LLC  
3201 34th Street South, Suite 310  
St. Petersburg, FL 33711  
(727) 497-4650

Space above for Recorder's use

Loan No: 2184594



7790035

### ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I**, whose address is **300 DELAWARE AVE., 9TH FL., WILMINGTON, DE 19801**, (ASSIGNOR), does hereby grant, assign and transfer to **GOLDMAN SACHS MORTGAGE COMPANY**, whose address is **2001 ROSS AVENUE SUITE 2800, DALLAS, TEXAS 75201**, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain deed of trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Deed of Trust: 11/9/2007

Original Loan Amount: \$680,000.00

Executed by (Borrower(s)): **CARY W HARDWICK & JOY K. HARDWICK**

Original Trustee: **PRLAP, INC**

Original Beneficiary: **BANK OF AMERICA, N.A.**

Filed of Record: In Book N/A, Page N/A,

Document/Instrument No: **20072570344** in the Recording District of **LOS ANGELES, CA**, Recorded on **11/9/2007**.

Property more commonly described as: **401 MARGO AVENUE, LONG BEACH, CALIFORNIA 90803**

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: 12-5-18

**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I, BY MERIDIAN ASSET SERVICES, LLC, ITS ATTORNEY-IN-FACT**

By:   
By: **DANIEL SLEDD**  
Title: **VICE PRESIDENT**

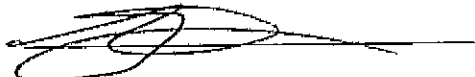
  
Witness Name: **LAKEISHA FAIR**

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 **FLORIDA**  
County of **PINELLAS**

On 12-5-18, before me, **NICHOLAS SHANE MATTHEWS**, a Notary Public, personally **D, VICE PRESIDENT** of **MERIDIAN ASSET SERVICES, LLC, AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF CVF II MORTGAGE LOAN TRUST I, AS SUCCESSOR IN INTEREST TO CVF II MORTGAGE LOAN GT TRUST I**, personally known to me 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 **FLORIDA** that the foregoing paragraph is true and correct. I further certify **DANIEL SLEDD**, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.



(Notary Name): **NICHOLAS SHANE MATTHEWS**  
My commission expires: **1/16/2022**



**NICHOLAS SHANE MATTHEWS**  
Commission # **GG 175931**  
Expires **January 16, 2022**  
Bonded Thru Budget Notary Services

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**20200349814**



Pages:  
0020

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

03/25/20 AT 08:00AM

FEES:	81.00
TAXES:	0.00
OTHER:	0.00
SB2:	75.00
PAID:	156.00



LEADSHEET



202003250110072

00018058972



010627354

SEQ:  
02

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

66974135-PRI

**Recording Requested By:**  
See 'Return To:' Name

**Return To:**  
Document Management  
Quicken Loans Inc.  
1050 Woodward Ave  
Detroit, MI 48226-1906

**Property Address:**  
401 Margo Ave  
Long Beach, CA 90803-2121  
**APN:** 7237-010-034

**Prepared By:** Alex Gillam  
1050 Woodward Ave  
Detroit, MI 48226-1906  
(313)373-0000

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66974135 **5517688 Deed of Trust** 3445976687

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**MIN:** 100039034459766871

**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 March 6, 2020 , together with all Riders to this document.
- (B) **"Borrower"** is Cary Hardwick and Joy K. Hardwick, husband and wife

Borrower's address is 401 Margo Ave , Long Beach, CA 90803-2121  
. Borrower is the trustor under this Security Instrument.

- (C) **"Lender"** is Quicken Loans Inc.

Lender is a Corporation  
organized and existing under the laws of the State of Michigan  
Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906





(D) "Trustee" is Heather Lovier

(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 March 6, 2020. The Note states that Borrower owes Lender Seven Hundred Thirty Five Thousand Six Hundred and 00/100 Dollars (U.S. \$ 735,600.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2050.

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

(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. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (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 EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.  
SUBJECT TO COVENANTS OF RECORD.



q03445976687 0233 433 0318

**Parcel ID Number:** 7237-010-034 which currently has the address of  
401 Margo Ave (Street)  
Long Beach (City), California 90803-2121 (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. 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.



The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to the Borrower at the address set forth above. A copy of any Notice of Default and any Notice of Sale will be sent only to the address contained in this recorded request. If the Borrower's address changes, a new request must be recorded.

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.

  
Cary Hardwick 03/06/2020 (Seal)  
-Borrower

  
Joy K. Hardwick 03/06/2020 (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.





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 March 6, 2020, before me

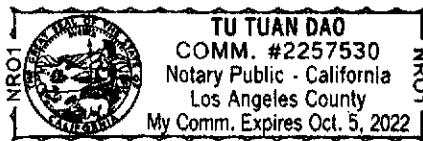
*Tu Tuan Dao*

Notary Public, personally appeared Cary Hardwick and Joy K. Hardwick

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.



A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke.

Notary Public

My commission expires: *10/05/22*

**Loan Origination Organization:** Quicken Loans Inc.

**NMLS ID:** 3030

**Loan Originator:** Melanie Geist

**NMLS ID:** 485989



q03445976687 0233 433 1818

## **EXHIBIT A - LEGAL DESCRIPTION**

**Tax Id Number(s): 7237-010-034**

**Land situated in the City of Long Beach in the County of Los Angeles in the State of CA**

**LOT 165 OF TRACT NO. 22087 IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED BOOK 652 PAGE(S) 3 TO 7 INCLUSIVE OF MAPS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY.**

**Commonly known as: 401 Margo Avenue, Long Beach, CA 90803-2121**

**NOTE: The property address, tax parcel identification number, and property type are provided solely for informational purposes and are not insurable for this transaction.**

This page is part of your document - DO NOT DISCARD



**20240086943**



Pages:  
0010

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

02/08/24 AT 08:47AM

FEES :	82.00
TAXES :	0.00
OTHER :	0.00
SB2 :	225.00
PAID :	307.00



LEADSHEET



202402082970010

00024198347



014526257

SEQ:  
01

DAR - Mail (Intake)



THIS FORM IS NOT TO BE DUPLICATED

24198347



Batch Number: 14526257

**WHEN RECORDED MAIL TO:**

INTERNATIONAL CITY BANK, A DIVISION OF UNITED  
FIDELITY BANK, FSB  
LONG BEACH BRANCH  
249 E OCEAN BOULEVARD  
LONG BEACH, CA 90802

**SEND TAX NOTICES TO:**

INTERNATIONAL CITY BANK, A DIVISION OF UNITED  
FIDELITY BANK, FSB  
LONG BEACH BRANCH  
249 E OCEAN BOULEVARD  
LONG BEACH, CA 90802

**FOR RECORDER'S USE ONLY**



\*#####074512152023\*

**MORTGAGE**

**MAXIMUM LIEN.** The lien of this Mortgage shall not exceed at any one time \$260,000.00.

**THIS MORTGAGE** dated December 15, 2023, is made and executed between CARY HARDWICK AND JOY K HARDWICK, TRUSTEE OF THE HARDWICK FAMILY TRUST DATED MAY 1,2012 (referred to below as "Grantor") and INTERNATIONAL CITY BANK, A DIVISION OF UNITED FIDELITY BANK, FSB, whose address is 249 E OCEAN BOULEVARD, LONG BEACH, CA 90802 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor mortgages and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOS ANGELES County, State of California:

Lot 165 of Tract No. 22067 in the City of Long Beach, County of Los Angeles, State of California, as per map recorded Block 652, Page(s) 3 to 7 inclusive of maps in the Office of the County Recorder of Los Angeles County.

The Real Property or its address is commonly known as 401 MARGO AVE, LONG BEACH, CA 90803-2121. The Assessor's Parcel Number for the Real Property is 7237-010-034.

**REVOLVING LINE OF CREDIT.** This Mortgage secures the Indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Notwithstanding the amount outstanding at any particular time, this Mortgage secures the total amount of the Credit Agreement. The unpaid balance of the revolving line of credit under the Credit Agreement may at certain times be Zero Dollars (\$0.00). A zero balance does not affect Lender's agreement to make advances to Grantor under the Credit Agreement. Therefore, Lender's interest under this Mortgage will remain in full force and effect notwithstanding a zero balance on the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. This is an absolute assignment of Rents made in connection with an obligation secured by real property pursuant to California Civil Code Section 2938. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**CALIFORNIA DOCUMENT STAMP TAX.** This conveyance is to secure a debt, R & T 11921.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**WHEN RECORDED MAIL TO:**

INTERNATIONAL CITY BANK, A DIVISION OF UNITED  
FIDELITY BANK, FSB  
LONG BEACH BRANCH  
249 E OCEAN BOULEVARD  
LONG BEACH, CA 90802

**SEND TAX NOTICES TO:**

INTERNATIONAL CITY BANK, A DIVISION OF UNITED  
FIDELITY BANK, FSB  
LONG BEACH BRANCH  
249 E OCEAN BOULEVARD  
LONG BEACH, CA 90802

FOR RECORDER'S USE ONLY



\*#####074512152023\*

**MORTGAGE**

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**GRANT OF MORTGAGE.** For valuable consideration, Grantor mortgages and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOS ANGELES County, State of California:

Lot 165 of Tract No. 22067 in the City of Long Beach, County of Los Angeles, State of California, as per map recorded Block 652, Page(s) 3 to 7 inclusive of maps in the Office of the County Recorder of Los Angeles County.

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Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. This is an absolute assignment of Rents made in connection with an obligation secured by real property pursuant to California Civil Code Section 2938. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**CALIFORNIA DOCUMENT STAMP TAX.** This conveyance is to secure a debt, R & T 11921.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN**

## MORTGAGE (Continued)

Page 2

**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

**POSSESSION AND MAINTENANCE OF THE PROPERTY.** Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

**Possession and Use.** Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

**Duty to Maintain.** Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

**Compliance With Environmental Laws.** Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

**Nuisance, Waste.** Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

**Removal of Improvements.** Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

**Lender's Right to Enter.** Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

**Compliance with Governmental Requirements.** Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Duty to Protect.** Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

**DUE ON SALE - CONSENT BY LENDER.** Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable, whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law.

**TAXES AND LIENS.** The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

**Payment.** Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for the Existing Indebtedness referred to in this Mortgage or those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

**Right to Contest.** Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and reasonable attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

**Evidence of Payment.** Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

**Notice of Construction.** Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

**PROPERTY DAMAGE INSURANCE.** The following provisions relating to insuring the Property are a part of this Mortgage:

**Maintenance of Insurance.** Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Notwithstanding the foregoing, in no event shall Grantor be required to provide hazard insurance in excess of the replacement value of the improvements on the Real Property. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain flood insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the maximum amount of Grantor's credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations.

**Application of Proceeds.** Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. If in Lender's sole judgment Lender's security interest in the Property has been impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If the proceeds are to be applied to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

**Compliance with Existing Indebtedness.** During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

**LENDER'S EXPENDITURES.** If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, (C) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. However, if this loan is a "consumer loan" or a "consumer related loan" as defined under the Indiana Uniform Consumer Credit Code, the rate charged will not exceed the Annual Percentage Rate initially disclosed on the loan. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

**WARRANTY; DEFENSE OF TITLE.** The following provisions relating to ownership of the Property are a part of this Mortgage:

**Title.** Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in

any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

**Defense of Title.** Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

**Compliance With Laws.** Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

**Survival of Promises.** All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's indebtedness is paid in full.

**EXISTING INDEBTEDNESS.** The following provisions concerning Existing Indebtedness are a part of this Mortgage:

**Existing Lien.** The lien of this Mortgage securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

**No Modification.** Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

**CONDEMNATION.** The following provisions relating to eminent domain and inverse condemnation proceedings are a part of this Mortgage:

**Proceedings.** If any eminent domain or inverse condemnation proceeding is commenced affecting the Property, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to pursue or defend the action and obtain the award. Grantor may be the nominal party in any such proceeding, but Lender shall be entitled, at its election, to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

**Application of Net Proceeds.** If any award is made or settlement entered into in any condemnation proceedings affecting all or any part of the Property or by any proceeding or purchase in lieu of condemnation, Lender may at its election, and to the extent permitted by law, require that all or any portion of the award or settlement be applied to the Indebtedness and to the repayment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation proceedings.

**IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES.** The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

**Current Taxes, Fees and Charges.** Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

**Taxes.** The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

**Subsequent Taxes.** If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

**SECURITY AGREEMENT; FINANCING STATEMENTS.** The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

**Security Agreement.** This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

**Security Interest.** Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

**Addresses.** The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

**FURTHER ASSURANCES; ATTORNEY-IN-FACT.** The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:



**Further Assurances.** At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

**Attorney-in-Fact.** If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

**FULL PERFORMANCE.** If Grantor pays all the Indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

**EVENTS OF DEFAULT.** Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

**RIGHTS AND REMEDIES ON DEFAULT.** Upon the occurrence of an Event of Default and at any time thereafter but subject to any limitation in the Credit Agreement or any limitation in this Mortgage, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

**Accelerate Indebtedness.** Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty that Grantor would be required to pay.

**UCC Remedies.** With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code, including without limitation the right to recover any deficiency in the manner and to the full extent provided by California law.

**Collect Rents.** Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

**Appoint Receiver.** Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

**Judicial Foreclosure.** Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

**Nonjudicial Sale.** If permitted by applicable law, Lender may foreclose Grantor's interest in all or in any part of the Personal Property or the Real Property by non-judicial sale.

**Deficiency Judgment.** If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

**Tenancy at Sufferance.** If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

**Other Remedies.** Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

**Sale of the Property.** To the extent permitted by applicable law, Grantor hereby waives any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

**Notice of Sale.** Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean

notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

**Election of Remedies.** All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

**Attorneys' Fees; Expenses.** If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. However, Grantor only will pay reasonable attorneys' fees of an attorney not Lender's salaried employee, to whom the matter is referred after default. Grantor also will pay any court costs, in addition to all other sums provided by law.

**NOTICES.** Any notice required to be given under this Mortgage shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. Grantor requests that copies of any notices of default and sale be directed to Grantor's address shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Mortgage:

**Amendments.** What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

**Caption Headings.** Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

**Governing Law.** With respect to procedural matters related to the perfection and enforcement of Lender's rights against the Property, this Mortgage will be governed by federal law applicable to Lender and to the extent not preempted by federal law, the laws of the State of California. In all other respects, this Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Indiana without regard to its conflicts of law provisions. However, if there ever is a question about whether any provision of this Mortgage is valid or enforceable, the provision that is questioned will be governed by whichever state or federal law would find the provision to be valid and enforceable. The loan transaction that is evidenced by the Credit Agreement and this Mortgage has been applied for, considered, approved and made, and all necessary loan documents have been accepted by Lender in the State of Indiana.

**Choice of Venue.** If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of LOS ANGELES County, State of California.

**Joint and Several Liability.** All obligations of Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each Grantor signing below is responsible for all obligations in this Mortgage.

**No Waiver by Lender.** Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor. Grantor waives all rights of exemption from execution or similar law in the Property, and Grantor agrees that the rights of Lender in the Property under this Mortgage are prior to Grantor's rights while this Mortgage remains in effect.

**Severability.** If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage even if a provision of this Mortgage may be found to be invalid or unenforceable.

**Merger.** There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

**Successors and Assigns.** Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under

## MORTGAGE (Continued)

the Indebtedness.

**Time is of the Essence.** Time is of the essence in the performance of this Mortgage.

**Waive Jury.** To the extent permitted by applicable law, all parties to this Mortgage hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage:

**Borrower.** The word "Borrower" means CARY W HARDWICK and JOY K HARDWICK and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns

**Credit Agreement.** The words "Credit Agreement" mean the credit agreement dated December 15, 2023, with credit limit of **\$260,000.00** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is January 15, 2034. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

**Environmental Laws.** The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., Chapters 6.5 through 7.7 of Division 20 of the California Health and Safety Code, Section 25100, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

**Existing Indebtedness.** The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Mortgage.

**Grantor.** The word "Grantor" means CARY W HARDWICK and JOY K HARDWICK.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

**Improvements.** The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

**Lender.** The word "Lender" means INTERNATIONAL CITY BANK, A DIVISION OF UNITED FIDELITY BANK, FSB, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

**Mortgage.** The word "Mortgage" means this Mortgage between Grantor and Lender.

**Personal Property.** The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property, and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

**Property.** The word "Property" means collectively the Real Property and the Personal Property.

**Real Property.** The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness; except that the words do not mean any guaranty or environmental agreement, whether now or hereafter existing, executed in connection with the Indebtedness.

**Rents.** The word "Rents" means all present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property together with the cash proceeds of the Rents.

**MORTGAGE  
(Continued)**

Page 8

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS, INCLUDING THE VARIABLE RATE PROVISIONS OF THE CREDIT AGREEMENT SECURED BY THIS MORTGAGE.

GRANTOR:

x- Cary Hardwick

Cary Hardwick, INDIVIDUALLY AND AS TRUSTEE OF THE  
Hardwick Family Trust, dated May 1, 2012

x- Joy K Hardwick

Joy K Hardwick, INDIVIDUALLY AND AS TRUSTEE OF THE  
Hardwick Family Trust, dated May 1, 2012

**CERTIFICATE OF 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 )  
 ) SS  
COUNTY OF Los Angeles )

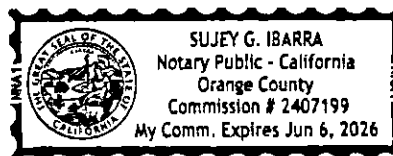
On December 15, 2023, 20 23 before me, Sujei G. Ibarra, Notary Public  
(here insert name and title of the officer)

personally appeared Cary Hardwick and Joy K Hardwick, Trustee of the Hardwick Family Trust, dated May 1, 2012, who proved to me on the basis of satisfactory evidence to be the same 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 S. Ibarra



(Seal)

Los Angeles, California  
Searched: Lt 165 Map 652/3 (Tr 22087)  
Order: LL-UFB-00725

Property Cover: 1/2/1947 - 8/12/2024  
Searched By: KARTHIK NARAYAN  
Searched On: 8/26/2024 12:18 PM

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

Search Filters

From Date:  
Thru Date:  
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
✕		1	LSE		7/12/1944	874	BRYAN	SHELL 21083 173 *PT	Sec 2 T 5S R 12W (PT)	Ref: 21083/173
✕		2	AGR		3/8/1947	24326/1	BRYAN	SHELL 21083 173 O&GLS PT	Sec 2 T 5S R 12W (PT)	
➡		3	DCD		2/6/1948	2881	BRYAN	BRYAN ERNEST A&ALLEN L SEQ	Sec 2 T 5S R 12W	Co: TIC
✕		4	LSE		6/16/1948	1517	CONTI	STANDARD OI CO SWQXPT	Sec 2 T 5S R 12W	Co: TIC
✕		5	AGR		6/28/1948	2851	BRYAN	SHELL 00874 071244 PC1 PT	Sec 2 T 5S R 12W (PT)	Co: TIC, Ref: 7/12/1944 874
✕		6	AGR		6/28/1948	2851	BRYAN		Sec 2 T 5S R 12W (PT)	Co: TIC, Ref: 21083/173
?		7	LSEAMD		7/12/1948	1433	BIXBY	CONTIN 24878 263 081847 AMEND PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
➡		8	DCD		12/29/1948	2092	BRYAN BRYAN	BRYANT ERNEST A JR& PTNEQ BRYANT ERNEST A JR& PT	Sec 2 T 5S R 12W (PT),Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
?		9	INSPAR		2/25/1949	2124	CONTI	BIXBY 24878 263 072247 LS PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
🕒		10	NOC		2/21/1951	3379	BRYAN	T ERNEST JR &ALLEN NEQ	Sec 2 T 5S R 12W	Co: TIC
✕		11	LSO		3/28/1951	2067	BIXBY	CONTINENTAL OIL CO O&G SWQXPT MEMO	Sec 2 T 5S R 12W	Co: TIC
➡		12	DEG		7/16/1951	2963	BIXBY BIXBY	BIXBY RANCH CO NWQ XPT BIXBY RANCH CO PT	Sec 2 T 5S R 12W (PT),Sec 2 T 5S R 12W (XPT)	Co: TIC
		13	POL		3/5/1952	74123	BRYAN	T&CHICKERING PTSSWQNWQ	Sec 2 T 5S R 12W	Co: SAF
?		14	OLQ		7/21/1952	3148	SHELL	BRYANT 21083 173 PTRL QC O&G LS PT	Sec 2 T 5S R 12W (PTRL QC O&G LS)	Co: TIC
?		15	LSEAMD		8/18/1952	3019	BRYAN	SHELL 21083 173 AMEND PT	Sec 2 T 5S R 12W (PT)	Co: TIC
?		16	INSPAR		1/7/1953	2590	BRYAN	T 21083 173 O&G LS PT	Sec 2 T 5S R 12W (PT)	Co: TIC

➔	17	DEG		4/23/1953	2279	BRYA&	ST CALIF EASPT	Sec 2 T 5S R 12W (EASPT)	Co: TIC
➔	18	DEG	1	6/15/1953	2382	BIXBY	SO CALIF EDISON CO EASNEQ	Sec 2 T 5S R 12W (EASNEQ)	Co: TIC
➔	19	DEG		7/27/1953	889	BRYA&	EDISON SEC CO PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
➔	20	DEG		9/15/1953	2298	BRYA&	EDISON SEC CO PTNEQ	Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
?	21	INSASN		10/22/1953	2313	BIXBY	&35906 098 ROYAL SWQ	Sec 2 T 5S R 12W	Co: TIC
?	22	LSOASN		10/22/1953	2314	BIXBY	&04444 237 O&G ROYAL PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	23	INSASN		10/22/1953	2316	BIXBY		Sec 2 T 5S R 12W	Co: TIC
?	24	LSOASN		10/22/1953	2317	BIXBY		Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	25	INSASN		10/22/1953	2321	BIXBY	HOTCHI 35906 098 ROYAL SWQ	Sec 2 T 5S R 12W	Co: TIC
?	26	INSASN		10/22/1953	2323	BIXBY	HOTCHK 04444 237 ROYALTIES PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	27	INSASN		10/22/1953	2324	BIXBY	ALLEND 35906 098 ROYAL SWQ	Sec 2 T 5S R 12W	Co: TIC
?	28	INSASN		10/22/1953	2326	BIXBY	ALLEND 04444 237 ROYALTIES PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	29	INSASN		10/22/1953	2328	BIXBY		Sec 2 T 5S R 12W	Co: TIC
?	30	INSASN		10/22/1953	2330	BIXBY		Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	31	INSASN		10/22/1953	2332	BIXBY	HOTCHK 35906 098 ROYAL SWQ	Sec 2 T 5S R 12W	Co: TIC
?	32	INSASN		10/22/1953	2333	BIXBY		Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	33	INSASN		10/22/1953	2600	BIXBY	04444 237 ROYAL XPTSWQ	Sec 2 T 5S R 12W (XPTSWQ)	Co: TIC
?	34	INSASN		10/22/1953	2602	BIXBY	DTD060834 ROYAL XPTSWQ	Sec 2 T 5S R 12W (XPTSWQ)	Co: TIC
?	35	LSOASN		10/23/1953	3450	BIXBY	35906 098 O&G ROYAL SWQ	Sec 2 T 5S R 12W	Co: TIC
?	36	LSOASN		10/23/1953	3451	BIXBY	04444 237 O&G ROYAL PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	37	INSASN		10/30/1953	2768	BIXBY BIXBY	04444 237 ROYALTY PTXPTSWQ 11333 103 ROYALTY PTSWQFRAC	Sec 2 T 5S R 12W (PTSWQFRAC), Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	38	INSASN		10/30/1953	2769	BIXBY BIXBY	35906 098 ROYAL SWQ 35906 098 032851 RYS SWQ&SEQ	Sec 2 T 5S R 12W	Co: TIC
?	39	INSASN	2	10/30/1953	4179	BIXBY	GREEN 04444 237 ROYALTIES PTXPTSWQ	Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	40	INSASN		10/30/1953	4182	BIXBY BIXBY	GREEN 35906 098 032851 RYS	Sec 2 T 5S R 12W	Co: TIC

?	41	INSASN	10/30/1953	4183	BIXBY		Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	42	INSASN	10/30/1953	4184	BIXBY BIXBY		Sec 2 T 5S R 12W	Co: TIC
?	43	INSASN	10/30/1953	4187	BIXBY BIXBY	GREEN 35906 098 ROYAL SWQ GREEN 35906 098 032851 RYS SWQ&SEQ	Sec 2 T 5S R 12W	Co: TIC
?	44	INSASN	10/30/1953	4188	BIXBY	GREEN 04444 237 ROYALTIES PTXPTSWQ	Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	45	INSASN	10/30/1953	4191	BIXBY		Sec 2 T 5S R 12W	Co: TIC
?	46	INSASN	10/30/1953	4192	BIXBY		Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	47	INSASN	10/30/1953	4195	BIXBY	GREEN 35906 098 032851 SWQ	Sec 2 T 5S R 12W	Co: TIC
?	48	INSASN	10/30/1953	4196	BIXBY		Sec 2 T 5S R 12W (PTXPTSWQ)	Co: TIC
?	49	INSASN	11/18/1953	2784	BIXBY	04444 237 ROYALT PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
?	50	INSASN	11/18/1953	2787	BIXBY	35906 098 ROY PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
×	51	LIS	12/30/1953	2851	COLA COLA	GREEN DEBORAH B& PTWH GREEN DEBORAH B& PTNEQ	Sec 2 T 5S R 12W (PTNEQ),Sec 2 T 5S R 12W (PTWH)	Co: TIC
?	52	LISAMD	3/4/1954	3624	LACFC LACFC	GREEN DEBORAH B& AMEND PTWH GREEN DEBORAH B& AMEND PTNEQ	Sec 2 T 5S R 12W (PTWH),Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
?	53	LSOASN	6/21/1954	3307	BIXBY	35906 098 O&G ROYALTIES SWQ	Sec 2 T 5S R 12W	Co: TIC
→	54	DEG	11/24/1954	3306	EDISO	SO CALIF ED CO PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
×	55	LIS	1/11/1955	3716	CYLA	BRYANT S& CONDEMN PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
→	56	DEG	2/28/1955	2978	SCED	CY LONG BEACH EASN207E20W328N EQXPT	Sec 2 T 5S R 12W (EASN207E20W328N EQXPT)	Co: TIC *SUSPENDED*
→	57	DEG	3/2/1955	3296	EDISO	SO CALIF EDISON CO PTNEQ	Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
×	58	LSO	3/21/1955	4374	BIXBY	TEXAS CO MEMO O&G PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
?	59	MTGPAR	4/7/1955	1136	DEBBA	RT 01939 061952 CROP MTG PTNEQ	Sec 2 T 5S R 12W (PTNEQ)	Co: TIC, Ref: 6/19/1952 1939
×	60	LSO	5/19/1955	2127	BRYAN	TEXAS CO O&G EH	Sec 2 T 5S R 12W	Co: TIC
×	61	LIS	7/5/1955	3997	CYLA&	BRYANT ERNEST A& CONDEMN PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
×	62	ORDCDM	11/8/1955	2499	GREEN	LA CO FLOOD CONTROL CONDEMN PTWH	Sec 2 T 5S R 12W (PTWH)	Co: TIC

➔	63	DEG		11/15/1955	4864	SCEC	LA FLOOD CONTR EASPTNEQ	Sec 2 T 5S R 12W (EASPTNEQ)	Co: TIC
?	64	LSOMOD		2/17/1956	4417	BRYAN	TEXAS 28521 039 O&G MODIFY PTS	Sec 2 T 5S R 12W (PTS)	Co: TIC
➔	65	DEG		5/3/1956	2992	BIXBY	RICHFIELD OIL CORP EASNWQ	Sec 2 T 5S R 12W (EASNWQ)	Co: TIC
✕	66	NON		7/11/1956	4060	BIXBY	FRED H RANCH CO PT	Sec 2 T 5S R 12W (PT)	Co: TIC
?	67	INSPAR		7/31/1956	3655	TEXAS TEXAS	BRYANT 28521 039 QC O&G LS PT BRYANT 47822 022 QC O&G LS PT	Sec 2 T 5S R 12W (PT)	Co: TIC
?	68	LSOASN		9/18/1956	3362	BIXBY	CO 35906 098 O&G LS ROY SWQ	Sec 2 T 5S R 12W	Co: TIC
?	69	DOG		10/17/1956	2754	TEXAS	BIXBY 37249 336 QCO&GLS FRACNWQ	Sec 2 T 5S R 12W	Co: TIC
?	70	DOG		10/18/1956	4491	TEXAS	OWNER 47822 022 QCO&GLS EH	Sec 2 T 5S R 12W	Co: TIC
?	71	OLQ		10/18/1956	4491	TEXAS TEXAS(+1)	BRYANT 28521 039 QC O&G LS PTNEQ BRYANT 28521 039 QC O&G LS PT(+1)	Sec 2 T 5S R 12W (PT),Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
✕	72	RES		1/17/1957	3431	CY CO	UNCIL CY LB ANNEX PT	Sec 2 T 5S R 12W (PT)	Co: TIC
➔	73	DEQ		2/21/1957	3726	RICHF	IBIXBY 02992 050356 QC EASNWQ	Sec 2 T 5S R 12W (EASNWQ)	Co: TIC, Ref: 5/3/1956 2992; 05/03/1956 2992
➔	74	DEG		9/11/1957	1592	BRYAN	DEPT WATER& PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
✕	75	LIS		9/30/1957	4090	ORANG	BRYANT ERNEST A JR CONDEMN PTXPT	Sec 2 T 5S R 12W (PTXPT)	Co: TIC
✕	76	LIS		4/25/1958	3843	CALIF	HOTCH& PTEHXPT	Sec 2 T 5S R 12W (PTEHXPT)	Co: TIC
✕	77	LIS		10/23/1958	3930	LONG	BIXBY FRED H& CONDEMN SC25743 PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
➔	78	DEG		2/13/1959	4905	CY LA	SCEC EASPT	Sec 2 T 5S R 12W (EASPT)	Co: TIC
✕	79	LIS		3/12/1959	4814	LONG	BISBY& SC718787 CONDMEN PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
?	80	PRN		3/20/1959	FAUX001409 34			Sec 2 T 5S R 12W	Rem: SUB TO L S 76/91 PTEH
?	81	INSASN	2	5/15/1959	3702	BIXEY BIXEY	04182 103053 ASN RYL XPTSWQ 04179 103053 ASN RYL PTSWQ	Sec 2 T 5S R 12W (XPTSWQ),Sec 2 T 5S R 12W (PTSWQ)	Co: TIC, Ref: 10/30/1953 4179; 10/30/1953 4182
✕	82	AGR		8/26/1959	4233	CO LA	BATEMAN IVAN L ZONING SEQSEQSEQ	Sec 2 T 5S R 12W	Co: TIC
➔	83	DEG		9/10/1959	1728	BIXBY	LB UNIFIED SCHOOL PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
➔	84	DEG		9/17/1959	948	BIXBY	TI PTNWQXPT	Sec 2 T 5S R 12W (PTNWQXPT)	Co: TIC



✓	85	TDD	3	9/17/1959	949	TI	PTNWQXPT 279096	Sec 2 T 5S R 12W (PTNWQXPT)	Co: TIC, \$279,096.00
➔	86	DEG		10/23/1959	4643	BIXBY	CY LONG BEACH EASPTNWQ	Sec 2 T 5S R 12W (EASPTNWQ)	Co: TIC
✕	87	NON		11/25/1959	3323	BIXBY	FRED H RANCH CO PTWHXPT	Sec 2 T 5S R 12W (PTWHXPT)	Co: TIC
✕	88	RES		11/27/1959	4276	CY CO	UNCIL CY LONG BEACH ANNEX PTWH	Sec 2 T 5S R 12W (PTWH)	Co: TIC
➔	89	DEQ		12/7/1959	3836	RICHF	TITLE INSURANCE&TRUST QC PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
➔	90	DEG		12/7/1959	3837	TITLE	RICHFIELD OIL COR- PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
✓	91	TDDREL	3	12/31/1959	3969	TI	00949 091759 PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC, Ref: 09/17/1959 949; 9/17/1959 949
?	92	PRN		1/20/1960	FAUX001602 07			Sec 2 T 5S R 12W	Rem: SUB TO TR 22087 652/3Z7 PTNWQ
?	401	PRN		1/20/1960	FAUX001458 70			Map 652/3 (Tr 22087)	Rem: SUB PTNWQ SEC2 T5S R12W
?	402	PRN		1/20/1960	FAUX001582 52			Map 652/3 (Tr 22087)	Rem: SUB PT 700/141 DEEDS
✕	403	CCR		1/28/1960	4375	TI	ALL TRACT	Map 652/3 (Tr 22087)	Co: TIC
➔	414	DEG		1/29/1960	2109	TI	WEBB MAX	Lt 165 Map 652/3 (Tr 22087)	Co: TIC
✕	415	TDD		1/29/1960	2115	WEBB	MAX 19000	Lt 165 Map 652/3 (Tr 22087)	Co: TIC, \$19,000.00
➔	93	DEG		2/4/1960	1152	TITLE	NATANELL INC PTNWQ&EASPT	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC
✕	94	TDD		2/4/1960	1153	NATAN	ELL INC PTNWQ&EASPT 19000	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$19,000.00
✕	95	TDD		2/4/1960	1154	NATAN	ELL INC PTNWQ&EASPT 22000	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$22,000.00
✓	96	TDD	4	2/4/1960	1155	NATAN		Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$19,000.00
➔	97	DEG		2/4/1960	1199	TITLE	SHAPELL INC PTNWQ&EASPT	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC
✕	98	TDD		2/4/1960	1200	SHAPE	LL INC PTNWQ&EASPT 18000	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$18,000.00
✓	99	TDD	5	2/4/1960	1201	SHAPE	LL INC PTNWQ&EASPT 19800	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$19,800.00
✕	100	TDD		2/4/1960	1202	SHAPE		Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$18,000.00
➔	101	DEG		2/4/1960	1203	TI	MAXWEIS INC PTNWQ&EASPT	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC
✕	102	TDD		2/4/1960	1204	MAXWE	IS INC PTNWQ&EASPT 18300	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, \$18,300.00

➔	103	DEG		3/1/1960	3101	BIXBY	CYLB EASPTNWQ	Sec 2 T 5S R 12W (EASPTNWQ)	Co: TIC
✓	104	TDD	6	3/1/1960	3479	NATAN NATAN	ELL INC PTNWQ 2320 ELL INC EASPTNWQ 2320	Sec 2 T 5S R 12W (EASPTNWQ), Sec 2 T 5S R 12W (PTNWQ)	Co: TIC, \$2,320.00
➔	404	DEG		3/17/1960	3805	TITL&	GENERAL TELEPHONE CO EASPT L1Z204	Map 652/3 (Tr 22087) (EASPT L1Z204)	Co: TIC
?	105	PRN		3/25/1960	FAUX001507 31			Sec 2 T 5S R 12W	Rem: SUB TO TR 24883 654/34Z39 PTNWQ
➔	405	DEG		4/28/1960	3536	TI&	SO CALIF EDISON CO EASPT	Map 652/3 (Tr 22087) (EASPT)	Co: TIC
➔	106	DEG		8/4/1960	4345	BIXBY	D0604 830 SUBORD RS PTXPT	Sec 2 T 5S R 12W (PTXPT)	Co: TIC
➔	406	DEG		8/4/1960	4345	BIXBY	D0604 830 SUBORD RS ALL TR	Map 652/3 (Tr 22087)	Co: TIC
🕒	416	NOC		9/6/1960	2876	ROSE	TRUST B	Lt 165 Map 652/3 (Tr 22087)	Co: TIC
	417	POL		9/7/1960	00193741	PLEMO	N	Lt 165 Map 652/3 (Tr 22087)	Co: TIC
➔	418	DEG		9/7/1960	894	RUSE&	PLEMON DONALD C&LAURETTA M	Lt 165 Map 652/3 (Tr 22087)	Co: TIC
✓	419	TDD	7	9/7/1960	895	PLEMO	N DONALD C&LAURETTA M 8510	Lt 165 Map 652/3 (Tr 22087)	Co: TIC, \$8,510.00
?	420	INSASN		9/21/1960	4402	PLEMO	N T1122 775	Lt 165 Map 652/3 (Tr 22087)	Co: TIC
✕	107	LIS		3/30/1961	4203	COLA	PACIF& SC 767841 CONDEMN EASPT	Sec 2 T 5S R 12W (pt)	Co: TIC, Case: 767841 Crt: SC
✕	108	LIS		3/30/1961	4203	COLA COLA PACIF& SC 767841 CONDEMN EASPTXPT		Sec 2 T 5S R 12W (EASPT), Sec 2 T 5S R 12W (EASPTXPT)	Co: TIC, Case: 767841 Crt: SC
🕒	109	NOC		7/27/1961	4287	PACIF	IC LIGHTING GAS SUPPLY PTNEQ	Sec 2 T 5S R 12W (PTNEQ)	Co: TIC
➔	110	DEG		11/22/1961	3519	TI	LAKEPARK CORP PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
?	111	PRN		12/1/1961	FAUX001792 25			Sec 2 T 5S R 12W	Rem: LAKEPARK TO TR 26988 679/37 NWQ PT
✕	112	MAP		12/1/1961	5872			Sec 2 T 5S R 12W	Co: TIC, Rem: SUB TO TR 26988 679/37 PTNWQ
✓	113	TDDREL	6	1/24/1962	200	NATAN	ELL 03479 030160 PT&EASPTNWQ	Sec 2 T 5S R 12W (PT&EASPTNWQ)	Co: TIC, Ref: 3/1/1960 3479
✓	114	TDDREL	4	1/24/1962	201	NATAN	ELL 01155 020460 PTNWQ&EASPT	Sec 2 T 5S R 12W (PTNWQ&EASPT)	Co: TIC, Ref: 2/4/1960 1155
?	115	INSPAR		4/4/1962	1939	SO CA	L EDI 02963 001 TI PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
➔	116	DEG		4/4/1962	1940	SOUTH	ST OF CALIF PTEH	Sec 2 T 5S R 12W (PTEH)	Co: TIC
➔	117	DEG	8	4/4/1962	1941	SOUTH		Sec 2 T 5S R 12W (PTEH)	Co: TIC

?	118	PRN	6/14/1962	FAUX001706 45			Sec 2 T 5S R 12W	Rem: TI TO TR 25043 687/91Z92 PTNWQ
?	119	PRN	6/14/1962	FAUX001875 35			Sec 2 T 5S R 12W	Rem: SCED TO TR 25043 687/91Z92 PTNWQ
✕	120	MAP	6/14/1962	5606			Sec 2 T 5S R 12W	Co: TIC, Rem: SUB TO TR 25043 687/91Z92 PTNWQ
✕	121	LIS	8/6/1962	3027	STCAL	TI& PTNWQ	Sec 2 T 5S R 12W (PTNWQ)	Co: TIC
➔	122	DEG	11/19/1962	2966	SCEC SCEC	LACO FLOOD CONTROL DIST EASPTXPT LACO FLOOD CONTROL DIST EASPT	Sec 2 T 5S R 12W (EASPT), Sec 2 T 5S R 12W (EASPTXPT)	Co: TIC
➔	123	DEG	12/3/1962	4500	BIXBY BIXBY	COLA EASSEQSWQXPT COLA EASPTSEQSWQ	Sec 2 T 5S R 12W (EASSEQSWQXPT), Se c 2 T 5S R 12W (EASPTSEQSWQ)	Co: TIC
➔	124	DEG	1/30/1963	5480	SCEC SCEC(+1)	COLA EASPTHEH COLA EASPTHEXPT(+1)	Sec 2 T 5S R 12W (EASPTS65EH), Sec 2 T 5S R 12W (EASPTHEH), Sec 2 T 5S R 12W (EASPTHEXPT)	Co: TIC
➔	125	DCD	5/6/1963	4485	BIXBY	HOTCH& 35906 098 032851 UPTI O&G LS PT	Sec 2 T 5S R 12W (PT)	Co: TIC
?	126	INSPAR	5/22/1963	4368	SCED SCED	02963 001 TI PTSEQ 02963 001 TI PTEH	Sec 2 T 5S R 12W (PTSEQ), Sec 2 T 5S R 12W (PTEH)	Co: TIC
?	127	OLQ	5/22/1963	4369	CONTI CONTI	OWNER 35906 098 032851 PTL QC O&G PT OWNER 04444 237 PTL QC O&GLS PTWH	Sec 2 T 5S R 12W (PTL QC O&G PT), Sec 2 T 5S R 12W (PTL QC O&GLS)	Co: TIC
➔	128	DEG	5/22/1963	4370	BIXBY	SCED PTWH	Sec 2 T 5S R 12W (PTWH)	Co: TIC
➔	129	DEG	5/22/1963	4371	SCED SCED	BIXBY FRED H RANCH CO PTEH BIXBY FRED H RANCH CO PTSEQ	Sec 2 T 5S R 12W (PTSEQ), Sec 2 T 5S R 12W (PTEH)	Co: TIC
➔	130	DEG	8/23/1963	5810	BIXBY	SALZER GEO J PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
➔	131	DEG	9/5/1963	4574	SALZE	BIXBY FRED RANCH PTSWQ	Sec 2 T 5S R 12W (PTSWQ)	Co: TIC
➔	132	DEG	1/10/1964	5856	BIXBY	COLA EASPTSWQ	Sec 2 T 5S R 12W (EASPTSWQ)	Co: TIC
✕	133	LIS	5/21/1964	5291	COLA	JOHAN& SC 838426 CONDEMN EASPTNEQ	Sec 2 T 5S R 12W (EASPTNEQ)	Case: 838426 Crt: SC
➔	134	DEQ	6/10/1964	4897	CONTI	OWNER 00966 081847 PT QC SRF PTNWQ	Sec 2 T 5S R 12W (PT QC SRF)	Ref: 08/18/1947 966
➔	135	DEQ	6/10/1964	4898	CONTI	OWNER 02067 032851 PT QC SRF SWQXPT	Sec 2 T 5S R 12W (PT QC SRF)	Ref: 03/28/1951 2067; 3/28/1951 2067

➔	505	DEQ		6/10/1964	4898	CONTI	OWNER 02067 032851 PT QC SRF PTXPT	Ref: 03/28/1951 2067; 3/28/1951 2067 *SUSPENDED*
➔	136	DEG		6/29/1964	5769	CYLA&	COLA FLOOD EASPT	Sec 2 T 5S R 12W (EASPT)
?	137	DOG		7/2/1964	6369	CONTI	BIXBY 35906 098 PTL QCO&GLS PT	Sec 2 T 5S R 12W (PTL QCO&GLS PT)
	407	OOR		10/2/1964	6460125	NO RP	T CANCELLED	Map 652/3 (Tr 22087)
✓	421	TDDREL	7	1/20/1965	472	PLEMO	N 00895 090760	Lt 165 Map 652/3 (Tr 22087) Co: TIC, Ref: 9/7/1960 895
➔	138	DEQ		1/22/1965	4427	CITY	OWNER NO REF QC LS PTWH	Sec 2 T 5S R 12W (PTWH)
✕	139	ORDCDM		2/15/1965	3469	CALIF	TI& SC C801551 CONDEMN PTNWQ	Sec 2 T 5S R 12W (PTNWQ) Case: C801551 Crt: SC
?	140	LSOSBD		2/24/1965	3154	OWNER	21083 173 SUBORD O&G PTW500SEQ	Sec 2 T 5S R 12W (PTW500SEQ)
➔	141	DEG		2/24/1965	3155	DEPAR DEPAR(+3)	COLA EASN35S85PT COLA EASN20S70E259P47 (+3)	Sec 2 T 5S R 12W (EASN15S65PT),Sec 2 T 5S R 12W (EASS50PT),Sec 2 T 5S R 12W (EASPT),Sec 2 T 5S R 12W (EASN20S70E259P47) ,Sec 2 T 5S R 12W (EASN35S85PT)
➔	142	DEG		5/19/1965	3601	SCED	CY LB EASPTNEQ	Sec 2 T 5S R 12W (EASPTNEQ)
➔	143	DEG		5/19/1965	3602	SCED SCEDC	CY LB EASPTNEQ YLB EASPTNEQ	Sec 2 T 5S R 12W (EASPTNEQ)
➔	144	DEG		7/2/1965	4310	SCED SOUTH	CO LA EASPTSEQ COLA EASPTSEQ	Sec 2 T 5S R 12W (EASPTSEQ)
➔	145	DEG		7/2/1965	4311	SOUTH SOUTHCOLA EASPTNEQ		Sec 2 T 5S R 12W (EASPTSEQ),Sec 2 T 5S R 12W (EASPTNEQ)
➔	146	DEG		9/7/1965	2354	BIXBY	CY LB EASPTNH	Sec 2 T 5S R 12W (EASPTNH)
➔	147	DEG		9/7/1965	2355	BIXBY	CY LB EASPTSWQ	Sec 2 T 5S R 12W (EASPTSWQ)
?	148	LSOMOD		12/6/1965	4192	BRYAN	T 21083 173 MODIFY O&G PT	Sec 2 T 5S R 12W (PT)
➔	149	DEG		1/11/1966	3244	BIXBY BIXBY	COLA EASPTSWQ COLA EASPTSEQ	Sec 2 T 5S R 12W (EASPTSWQ),Sec 2 T 5S R 12W (EASPTSEQ)
➔	150	DEG		1/11/1966	3245	BIXBY BIXBY		Sec 2 T 5S R 12W (EASPTSEQ),Sec 2 T 5S R 12W (EASPTSWQ)
✕	151	LIS		1/14/1966	4105	COLA COLA(+1)	BRYAN& SC875952 DONDEMN PTNEQ CY LA SC875952 PCL 117 EASPTNEQXPT(+1)	Sec 2 T 5S R 12W (EASPTNEQXPT),Sec 2 T 5S R 12W (EASPTN390NEQ),Sec 2 T 5S R 12W (PTNEQ)
➔	152	DEG		3/2/1966	2505	COLA	CYLB EASPTNEQ	Sec 2 T 5S R 12W

(EASPTNEQ)									
🕒	153	NOC	11/9/1966	2937	SCED	500 N STUDEBAKER RD LB PTNEQ	Sec 2 T 5S R 12W (PTNEQ)		
?	154	INSASN	3/10/1967	3190	TI	35906 098 032851 UPTI MNRL SWQ	Sec 2 T 5S R 12W		
➔	155	DEG	5/8/1967	1857	COLA	CY LB EASPTNWQ	Sec 2 T 5S R 12W (EASPTNWQ)		
✕	156	LIS	6/22/1967	3467	COLA COLA	BIXBY SC911901 CONDEMN PT&EASPTSWQ CONTI& SC911901 CONDEMN EASPTSWQ	Sec 2 T 5S R 12W (EASPTSWQ), Sec 2 T 5S R 12W (PT&EASPTSWQ)		
✕	157	RES	11/16/1967	2260	CY CO	CY LB VACATE ST PTNWQ	Sec 2 T 5S R 12W (PTNWQ)		
?	158	AGRASN	7/19/1968	2282	ATLAN	TIC D0685 739 120759 AG PT	Sec 2 T 5S R 12W (PT)		
?	159	LSOMOD	2/3/1969	2742	BIXBY	DTD 022151 MODIFY O&G	Sec 2 T 5S R 12W		
➔	160	DEG	4/24/1970	3198	CYLA CYLA	COLA EASPTNEQ COLA EASPTNEQXPT	Sec 2 T 5S R 12W (EASPTNEQ), Sec 2 T 5S R 12W (EASPTNEQXPT)		
✕	161	CTF	2/3/1971	1419	USIR	CITY DUMP&SALVAGE INC PTWH	Sec 2 T 5S R 12W (PTWH)	Rem: FILM BOX 000	
➔	162	DEG	3/11/1971	3434	SCED	COLA EASPTNEQ	Sec 2 T 5S R 12W (EASPTNEQ)		
➔	163	DEG	3/11/1971	3435	SCED	COLA EASPTN390NEQ	Sec 2 T 5S R 12W (EASPTN390NEQ)		
➔	164	DEG	9/16/1971	3355	BIXBY	ALLENDE KATHARINE H& *PT	Sec 2 T 5S R 12W		
➔	165	DEG	9/16/1971	3355	BIXBY BIXBY(+18)	ALLENDE KATHARINE H *SWQXPT BIXBY FRED H *SWQXPT(+18)	Sec 2 T 5S R 12W (SWQXPT)		
?	166	AGT	9/21/1971	2350	SOUTH	ERN 02963 001 *PT	Sec 2 T 5S R 12W (PT)	Ref: 2963/1	
✕	167	AGR	10/20/1971	2346	BIXBY BIXBY	LACO FLOOD CONTROL DIST PTEH LACO FLOOD CONTROL DIST PTSEQ	Sec 2 T 5S R 12W (PTSEQ), Sec 2 T 5S R 12W (PTEH)		
➔	168	DED	8 1/26/1973	6253	SCED SCED	CYLB 04864 111555 *EAS CYLB 01941 040462 *EASPT	Sec 2 T 5S R 12W (EASPT), Sec 2 T 5S R 12W (EAS)	Ref: 11/15/1955 4864; 4/4/1962 1941; 04/04/1962 1941	
✕	169	AGR	1/26/1973	6254	SCED	BRD WATER COMM CYLB EASPT	Sec 2 T 5S R 12W		
✕	170	ORD	5/25/1973	3769	BIXBY	DTD070672 *PT	Sec 2 T 5S R 12W (PT)		
✕	171	AGR	5/25/1973	3770	BIXBY BIXBY(+10)	HOTCHKIS PRESTON B *EASPT GREEN JOHN J&ROBT B *EASPT(+10)	Sec 2 T 5S R 12W (EASPT)		
✕	172	LSE	5/25/1973	3771	ALLEN	DE& DTD022151	Sec 2 T 5S R 12W		

						*PT	(PT)	
→	173	DEG		6/18/1973	3633	SCED	CY LB EASPT	Sec 2 T 5S R 12W (EASPT)
→	174	DEG		6/20/1973	2689	SOUTH	CY LB EASPT	Sec 2 T 5S R 12W (EASPT)
→	175	DEG		11/26/1973	1351	SHELL	BRYANT 21083 173 *PT	Sec 2 T 5S R 12W (PT) Ref: 21083/173
✓	176	TDDREL	5	12/3/1973	224	SHAPE	LL 01201 020460 PT&EASPT	Sec 2 T 5S R 12W (PT&EASPT) Co: TIC, Ref: 2/4/1960 1201
→	177	DCD		1/9/1974	2949	BIXBY	FRIEDMAN HOWARD I& *PT	Sec 2 T 5S R 12W (PT)
→	178	DEG		5/3/1974	3343	COLA COLA	BIXBY FRED H RANCH CO PT BIXBY FRED H RANCH CO EASPT	Sec 2 T 5S R 12W (EASPT), Sec 2 T 5S R 12W (PT)
→	179	DED	1	5/16/1974	2826	SCED	BIXBY	Sec 2 T 5S R 12W (EAS) Ref: 6/15/1953 2382
→	180	DEG		7/30/1974	4252	SCED	CALIF POLLUTION CONTROL PT	Sec 2 T 5S R 12W (PT)
→	181	DEG		7/30/1974	4253	CALIF	SCED PT	Sec 2 T 5S R 12W (PT)
→	182	DEG		11/28/1977	1308285	HOTCHKIS CAROLYN HOTCHHOTCHKIS PRESTON B&JOHN *	HOTCHKIS CAROLYN HOTCHKIS PRESTON B(+1)	Sec 2 T 5S R 12W (PT)
→	183	DEG		11/28/1977	1308286	HOTCHKIS MAURINE M HOTCHHOTCHKIS PRESTON B&JOHN *	HOTCHKIS MAURINE M HOTCHKIS JOHN F(+1)	Sec 2 T 5S R 12W (PT)
?	184	INSASN		11/28/1977	1308287	GREEN DEBORAH BIXBY TRUST HOTCHKIS KATHARINE BIXBY TRUST(+5)	HOTCHKIS JOHN F HOTCHKIS KATHARINE BIXBY TR(+1)	Sec 2 T 5S R 12W (PT)
?	185	PRN		3/30/1979	FAUX003474 93			Sec 2 T 5S R 12W Rem: SUB TO TR 33226 913/126 PT
	422	POL		11/7/1980	0106972	IVERS	EN 8139714*	Lt 165 Map 652/3 (Tr 22087) Co: WLD, IMG LOC: 8139714
→	423	DEG		11/7/1980	1122866	PLEMON DONALD C PLEMON LAURETTA M(+2)	IVERSEN PAMELA D IVERSEN RONALD J(+1)	Lt 165 Map 652/3 (Tr 22087) Co: WLD, \$189.75F (county TT), \$172,500.00(est)
✓	424	TDD	9	11/7/1980	1122867	IVERSEN PAMELA D IVERSEN RONALD J(+2)	ANAHEIM S&L ASSN	Lt 165 Map 652/3 (Tr 22087) Co: WLD, \$138,000.00
✓	425	TDD	10	11/7/1980	1122868	PLEMON DONALD C & LAURETTA M PLEMON DONALD C(+5)	PLEMON LAURETTA M PLEMON DONALD C(+1)	Lt 165 Map 652/3 (Tr 22087) Co: WLD, \$9,500.00
✕	408	RES		9/2/1983	1033559	LB CY RES C 23612 CY LB PTST		Map 652/3 (Tr 22087) (PTST)
✕	409	LIS		6/29/1984	783082	LA CY WATER & POWER LA POWER(+4)	BARNES EARL A	Map 652/3 (Tr 22087) (PTST) Case: SOC73735 Crt: SC
✕	410	NOT		1/30/1985	111641	BARNES EARL A BARNES EARL A		Map 652/3 (Tr 22087) (PTST)

PTST									
✕	411	NOT		1/30/1985	111642	BARNES EARL A BARNES EARL A EASPTST		Map 652/3 (Tr 22087) (EASPTST)	
	426	POL		11/22/1985	0311504	JONES	TRI 0311504 F	Lt 165 Map 652/3 (Tr 22087)	Co: STW, IMG LOC: 85109696
	427	POL		11/22/1985	0311504	JONES		Lt 165 Map 652/3 (Tr 22087)	Co: STW, IMG LOC: 85117265
➔	428	DED		11/22/1985	1389401	DAVISIVERSEN PAMELA IVERSEN RONALD J(+1)	JONES DALE R & GLORIA J JONES DALE R	Lt 165 Map 652/3 (Tr 22087)	Co: STW, \$264.00F (county TT), \$240,000.00(est)
✓	429	TDD	11	11/22/1985	1389402	JONES DALE R & GLORIA J JONES GLORIA J(+2)	GR WESTN SAV	Lt 165 Map 652/3 (Tr 22087)	Co: STW, \$192,000.00
✓	430	TDDREC	10	2/4/1986	142151	IVERSEN 1122868 110780	IVERSEN PAMELA D IVERSEN RONALD J(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: STW, Ref: 11/7/1980 1122868
✓	431	TDDREC	9	2/4/1986	142152	IVERSON 1122867 110780	IVERSON RONALD J IVERSON RONALD J & PAMELA D(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: STW, Ref: 11/7/1980 1122867
✕	186	NOT		6/26/1986	801423	MCFARLAND ENERGY INC MCFARLAND& NO REF PT	CHEVRON USA INC	Sec 2 T 5S R 12W (PT)	
➔	187	DEQ		8/19/1986	1076132	CONOCBIXBY 35906 098 *PT	BIXBY FRED H CO	Sec 2 T 5S R 12W (PT)	
➔	188	DEQ		11/20/1986	1609635	AMER SEC CO AMER GREEN ROBERT C RESIDUAR **PT	AMER SEC CO DELAGNES R MICHAEL TR(+2)	Sec 2 T 5S R 12W (PT)	
➔	189	DED		12/23/1986	1791684	BIXBY FRED H RANCH CO BIXBYBIXBY RANCH PT	BIXBY RANCH CO	Sec 2 T 5S R 12W (PT)	APN(s): 7237-020- 025
	432	POL		6/16/1988	0175240	JONES	TRI 0175240 N	Lt 165 Map 652/3 (Tr 22087)	Co: INV, IMG LOC: 88076644
	433	POL		6/16/1988	0175240	JONES	TRI 0175240 O	Lt 165 Map 652/3 (Tr 22087)	Co: AMC, IMG LOC: 88076644
✓	434	TDD	12	6/16/1988	954762	JONES DALE R & GLORIA J JONES DALE R(+2)	HOME SAV AMER	Lt 165 Map 652/3 (Tr 22087)	Co: INV, \$225,000.00
✓	435	TDDREC	11	7/27/1988	1177008	JONES 1389402 112285	JONES DALE R & GLORIA J JONES GLORIA J(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: INV, Ref: 11/22/1985 1389402
?	190	LSEREL		10/4/1988	1592189	BIXBY DTD022151 **PT	BIXBY OIL BIXBY OIL & GAS LTD(+1)	Sec 2 T 5S R 12W (PT)	
➔	191	DEQ		10/4/1988	1592190	CONOCO INC CONOCBIXBY OIL&GAS *COR PT(+1)	BIXBY OIL & GAS LTD	Sec 2 T 5S R 12W (COR PT)	
➔	192	DEQ		10/4/1988	1592191	CONOCO INC CONOCBIXBY RANCH *COR PT(+1)	BIXBY RANCH CO BIXBY FRED H RANCH CO(+1)	Sec 2 T 5S R 12W (COR PT)	
?	193	LSEASN		10/10/1989	1626622	GULF OIL CO CHEVRON USA INC(+1)	TERMO CO	Sec 2 T 5S R 12W (PT)	

✕	194	AGR		11/6/1989	1786177	TERMO CO TERMO CHEVRON USA *PT	CHEVRON USA INC	Sec 2 T 5S R 12W (PT)	
	195	POL		1/10/1990	0410904	BIXBY BIXBY(+2)	TRI 0410904 PTWH 04 TRI 0410904 PT 04(+2)	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 91079702
	196	POL		8/3/1990	0708654	KIM	9021799*	Sec 2 T 5S R 12W	Co: UND, IMG LOC: 9021799
	197	POL		8/3/1990	0708654	KIM	9021800*	Sec 2 T 5S R 12W	Co: UND, IMG LOC: 9021800
✓	436	TDD	13	8/15/1990	1420371	JONES GLORIA J JONES DALE R(+2)	B OF A	Lt 165 Map 652/3 (Tr 22087)	\$25,000.00, APN(s): 7237-010-034
✕	198	NOT		5/23/1991	763534	BIXBY RANCH CO BIXBY RANCH PT(+1)		Sec 2 T 5S R 12W (PT)	
	437	POL		6/27/1991	0607635	JONES	8729060*	Lt 165 Map 652/3 (Tr 22087)	Co: LIN, IMG LOC: 8729060
✓	438	TDD	14	6/27/1991	972204	JONES DALE R & GLORIA J JONES GLORIA J(+2)	COAST FED BK	Lt 165 Map 652/3 (Tr 22087)	Co: LIN, \$290,000.00
✓	439	TDDREC	12	8/12/1991	1259579	JONES 0954762 061688	JONES DALE R & GLORIA J JONES GLORIA J(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: LIN, Ref: 6/16/1988 954762
✓	440	TDDREC	13	10/16/1991	1628883	JONES 1420371 081590	JONES DALE R JONES DALE R & GLORIA J(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: LIN, Ref: 8/15/1990 1420371
?	199	LSEASN	15	2/5/1992	195468	LEHMER ADDIE MAE LEHMER DTD110182 *PT	LEHMER ADDIE MAE INTER VIVOS TRUST LEHMER ADDIE MAE TRUSTEE	Sec 2 T 5S R 12W (PT)	
✕	200	AGR		9/24/1992	1784102	SOUTHERN CALIFORNIA EDISON COMPANY SC CY LONGBEACH PT	LONG BEACH CITY	Sec 2 T 5S R 12W (PT)	
?	201	DOG		10/20/1993	2041486	RODI KARL AND TINA FAMILY TRUST RODI ALBERTINA M INDIVIDUAL AND CONSERVATOR(+4)	GALBRAITH MARGARET R TRUSTEE JONES KARLA R TRUSTEE(+1)	Sec 2 T 5S R 12W (PT)	
➔	202	DED		1/29/1996	156351	MILES SEVERINE C LIVING TRUST JOHNSON DIANE S TRUSTEE(+1)	BRASS OIL PROPERTIES INC	Sec 2 T 5S R 12W (PT)	
?	203	DOG		12/17/1996	2035729	DEARTH THOMAS J DEARTTERMO *PT	TERMO COMPANY	Sec 2 T 5S R 12W (PT)	
	204	POL		4/7/1997	0028816	SCEC	TRI 0028816 PTEH 04	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 97021948
➔	205	DED		4/7/1997	520762	BIXBY RANCH COMPANY BIXBYSCED PT	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (PT)	Co: STW, APN(s): 7237-019-001
	441	POL		5/6/1997	4259111	LUXEN	TRI 4259111 01	Lt 165 Map 652/3 (Tr 22087)	Co: CTL, IMG LOC: CA660980
➔	442	DED		5/6/1997	682339	JONES GLORIA J JONES DALE J(+1)	LUXENBERG SYNDEE LUXENBERG MATTHEW B	Lt 165 Map 652/3 (Tr 22087)	Co: CTL, \$313.50F (county TT), \$285,000.00(est), APN(s): 7237-010-



✓	443	TDD	16	5/6/1997	682340	LUXENBERG MATTHEW B LUXENBERG SYNDEE(+1)	NATIONSANC MORTGAGE CORPORATION	Lt 165 Map 652/3 (Tr 22087)	Co: CTL, \$228,000.00, APN(s): 7237-010-034
✓	444	TDDREC	14	6/5/1997	834607	JONES 0972204 062791	JONES DALE R JONES GLORIA J	Lt 165 Map 652/3 (Tr 22087)	Co: FAT, Ref: 6/27/1991 972204
✗	206	CML		12/12/1997	1958949	SCED SCED *PT		Sec 2 T 5S R 12W (PT)	
✗	207	CML		12/12/1997	1958950	SCED SCED PT		Sec 2 T 5S R 12W (PT)	
✗	208	CML		12/12/1997	1958951	SCED SCED PT		Sec 2 T 5S R 12W (PT)	
✗	209	CML		12/12/1997	1958952	SCED SCED PT		Sec 2 T 5S R 12W (PT)	
?	210	DCE	17	12/12/1997	1958953	SCED SCED EASPT		Sec 2 T 5S R 12W (EASPT)	
✗	211	AGR		12/12/1997	1958954	SCED SCED CY LB PT	CY LB	Sec 2 T 5S R 12W (PT)	
➔	212	DEDEAS		12/18/1997	1990088	SCED SCED STUDEBAKER STORAGE *EASPT	STUDEBAKER STORAGE	Sec 2 T 5S R 12W (EASPT)	APN(s): 7237-018- 802
➔	213	DED		3/25/1998	488099	SOUTHERN CALIFORNIA EDISON COMPANY SCED SCED PT	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (PT)	Co: STW
	214	POL		5/18/1998	0020644	AESAL	TRI 0020644 04	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 98215230
	215	POL		5/18/1998	0020644	AESAL		Sec 2 T 5S R 12W	Co: STW, IMG LOC: 98215231
➔	216	DEQ		5/18/1998	829459	HARR&SCED *PT&EASPT	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
➔	217	DEG		5/18/1998	829459	DONO&SCED *PT&EASPT	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
➔	218	DED		5/18/1998	829460	SOUTHERN CALIFORNIA EDISON COMPANY SCED AES ALAMITOS LLC PT&EASPT	AES ALAMITOS LLC	Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
✗	219	AGR		5/18/1998	829461	SOUTHERN CALIFORNIA EDISON COMPANY SCED AES ALAMITOS PT&EASPT	AES ALAMITOS LLC	Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
✗	220	DCL	17	5/18/1998	829462	SOUTHERN CALIFORNIA EDISON COMPANY SCED 1958953 121297 *EASPT	AES ALAMITOS LLC	Sec 2 T 5S R 12W (EASPT)	Co: STW, Ref: 12/12/1997 1958953
✗	221	AGREAS		5/18/1998	829463	SOUTHERN CALIFORNIA EDISON COMPANY AES ALAMITOS LLC(+1)	SOUTHERN CALIFORNIA EDISON COMPANY AES ALAMITOS LLC	Sec 2 T 5S R 12W (EASPT)	Co: STW

✕	222	TDR		5/18/1998	829464	AES ALAMITOS LLC AES CREDIT SUISSE FIRST BOS PT&EASPT NOAMT	CREDIT SUISSE FIRST BOSTON	Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
🕒	223	FIN	18	5/18/1998	829465	AES ALAMITOS LLC AES ALAMITOS PT&EASPT		Sec 2 T 5S R 12W (PT&EASPT)	Co: STW
🕒	224	FIN	19	5/26/1998	880579	AES ALMITOS LLC AES ALAMITOS PT		Sec 2 T 5S R 12W (PT)	
	445	POL		11/24/1998	0187852	LUXEN	TRI 0187852 80	Lt 165 Map 652/3 (Tr 22087)	Co: ORC, IMG LOC: 98216933
➔	446	DED		11/24/1998	2151733	LUXENBERG SYNDEE LUXENBERG MATTHEW B(+1)	LUXENBERG MATTHEW LUXENBERG SYNDEE	Lt 165 Map 652/3 (Tr 22087)	Co: ORC, APN(s): 7237-010-034
✓	447	TDD	20	11/24/1998	2151734	LUXENBERG SYNDEE LUXENBERG MATTHEW(+1)	WASHINGTON MUTUAL BANK	Lt 165 Map 652/3 (Tr 22087)	Co: ORC, \$228,000.00, APN(s): 7237-010-034
✓	448	TDDSTT	16	12/31/1998	2380302	LUXENBERG MATTHEW B LUXENBERG SYNDEE(+1)		Lt 165 Map 652/3 (Tr 22087)	Co: AMR, Ref: 5/6/1997 682340
✓	449	TDDREC	16	12/31/1998	2380303	LUXENBERG 0682340 050697	LUXENBERG MATTHEW B LUXENBERG SYNDEE	Lt 165 Map 652/3 (Tr 22087)	Co: AMR, Ref: 5/6/1997 682340
?	225	LSEASN	15	2/1/2000	157147	LEHMER SHIRLEY ANN TRUSTEE LEHMER& 0195468 020592 *	LEHMER WILLIAM RONALD LEHMER SHIRLEY ANN(+1)	Sec 2 T 5S R 12W	Ref: 2/5/1992 195468
	226	OOR		2/13/2001	011020106	56 14	011020106 021301	Sec 2 T 5S R 12W	Co: CTI
➔	227	DED		3/15/2001	424640	SOUTHERN CALIFORNIA EDISON COMPANY SCED AEA ALAMITOS DEV PT&EASPT	AES ALAMITOS DEVELOPMENT INC	Sec 2 T 5S R 12W (PT&EASPT)	
?	228	LSEASN		3/20/2001	439380	TERMO COMPANY SAN DTD110121 *PT	COMBS DAVID E	Sec 2 T 5S R 12W (PT)	
?	229	LSEASN		3/20/2001	439381	TERMO COMPANY SAN DTD110121 *PT	COMBS DAVID E	Sec 2 T 5S R 12W (PT)	
?	230	LSEASN		3/20/2001	439382	TERMO COMPANY SAN DTD110121 *PT	ONODERA CRAIG S	Sec 2 T 5S R 12W (PT)	
?	231	LSEASN		3/20/2001	439383	TERMO COMPANY SAN DTD110121 *PT	MORGAN MICHAEL B	Sec 2 T 5S R 12W (PT)	
?	232	LSEASN		3/20/2001	439384	TERMO COMPANY SAN DTD110121 *PT	COMBS DAVID E	Sec 2 T 5S R 12W (PT)	
?	233	LSEASN		3/20/2001	439385	TERMO COMPANY SAN DTD110121 *PT	ONOERA CRAIG S	Sec 2 T 5S R 12W (PT)	
?	234	LSEASN		3/20/2001	439386	TERMO COMPANY SAN DTD110121 *PT	MORGAN MICHAEL B	Sec 2 T 5S R 12W (PT)	

?	235	LSEASN		3/20/2001	439387	TERMO COMPANY SAN DTD110121 *PT	COMBS DAVID E	Sec 2 T 5S R 12W (PT)	
?	236	LSEASN		3/20/2001	439388	TERMO COMPANY SAN DTD110121 *PT	ONODERA CRAIG S	Sec 2 T 5S R 12W (PT)	
➔	237	DEQ		5/18/2001	857353	STATE COASTAL CONSERVANCY STATEBIXBY RANCH *PT	BIXBY RANCH COMPANY	Sec 2 T 5S R 12W (PT)	APN(s): 7237-017-006
?	238	DOG		10/10/2001	1920719	METCALF EDWARDS H ESTATE ONEAL MIKE E ADMINISTRATOR(+ 1)	PEPPERDINE UNIVERSITY	Sec 2 T 5S R 12W (PT)	
✕	239	AGR		11/28/2001	2260417	SOUTHERN CALIFORNIA EDISON COMPANY SOUTH CAL COASTAL CONSERVANCY PT	LOS ANGELES COUNTY	Sec 2 T 5S R 12W (PT)	
✓	450	TDD	21	4/24/2002	948154	LUXENBERG MATTHEW B LUXENBERG SYNDEE SCHWARTZ(+3)	WELLS FARGO HOME MORTGAGE INC	Lt 165 Map 652/3 (Tr 22087)	Co: AMR, \$225,000.00, APN(s): 7237-010-034
✓	451	TDDREC	20	5/13/2002	1095907	LUXENBERG & 2151734 112498	LUXENBERG SYNDEE LUXENBERG MATTHEW	Lt 165 Map 652/3 (Tr 22087)	Ref: 11/24/1998 2151734
➔	452	DED		10/28/2002	2557715	LUXENBERG SYNDEE LUXENBERG MATTHEW B	LUXENBERG MATTHEW B	Lt 165 Map 652/3 (Tr 22087)	APN(s): 7237-010-034
?	240	DOG		12/5/2002	2965905	PIPPIN CHARLES J PEPPEHUNTINGTON HENRY E LIBR **PT	HUNTINGTON HENRY E LIBRARY AND ART GALLERY	Sec 2 T 5S R 12W (PT)	
	241	POL		12/10/2002	0072146	STUDE	TRI 0072146 PTEH 04	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 02143881
➔	242	DED		12/10/2002	3021327	AES ALAMITOS DEVELOPMENT INC AES STUDEBAKER LB PT	STUDEBAKER LB LLC	Sec 2 T 5S R 12W (PT)	APN(s): 7237-019-005
✓	243	TDD	22	12/10/2002	3021329	STUDEBAKER LB LLC STUDEBAKER VERDUGO BANKING PT 2500000	VERDUGO BANKING COMPANY	Sec 2 T 5S R 12W (PT)	\$2,500,000.00, APN(s): 7237-019-005
	244	AOR		12/10/2002	3021330	STUDEBAKER LB LLC STUDEBAKER NO REF *PT	VERDUGO BANKING COMPANY	Sec 2 T 5S R 12W (PT)	APN(s): 7237-019-005
🕒	245	FINMOD	19	4/16/2003	1086743	AES ALAMITOS LLC AES 0880579 052698 *		Sec 2 T 5S R 12W	Ref: 05/26/1998 880579; 5/26/1998 880579
	246	POL		5/14/2003	2212599	BIXBY BIXBY(+1)	TRI 2212599 PTEH 05 TRI 2212599 PTWH 05(+1)	Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 05113657
✕	247	LSO		6/16/2003	1709891	BIXBY BELLFLOWER OIL PROSPECT LLC BIXBYNOBLE ENERGY *PT		Sec 2 T 5S R 12W (PT)	

✕	248	AGR	23	6/18/2003	1744284	BIXBY BELLFLOWER OIL PROSPECT LLC BIXBYDAKIN SAMUEL D&*EASPT	FRIEND JUDITH BRYANT DAKIN SAMUEL DANA TRUSTEE(+5)	Sec 2 T 5S R 12W (EASPT)	
	249	POL		7/8/2003	2212586	SCEC	TRI 2212586 PTEH 05	Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 05113643
➔	250	DEG		7/29/2003	2161721	BIXBY RANCH COMPANY BIXBYBIXBY BELLFLOWER OIL PR *PT	BIXBY BELLFLOWER OIL PROSPECT LLC	Sec 2 T 5S R 12W (PT)	Co: FAT
➔	251	DEG		7/29/2003	2161722	FRED H BIXBY RANCH COMPANY BIXBYBIXBY BELLFLOWER OIL PR *PT	BIXBY BELLFLOWER OIL PROSPECT LLC	Sec 2 T 5S R 12W (PT)	Co: FAT
	252	POL		7/31/2003	0098730	PACIF	TRI 0098730 PT 04	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 03076479
✕	253	AGR		8/1/2003	2214772	SOUTHERN CALIFORNIA EDISON COMPANY SCED CALIFORNIA STATE COASTA EASPT	CALIFORNIA STATE COASTAL CONSERVANCY	Sec 2 T 5S R 12W (EASPT)	Co: STW
➔	254	DEG		8/1/2003	2214931	SOUTHERN CALIFORNIA EDISON COMPANY SCED PAC TERMINALS EASPT	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (EASPT)	Co: STW
?	255	INSASN		8/1/2003	2214936	SOUTHERN CALIFORNIA EDISON COMPANY SCE VAR REF **EAS	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (EAS)	Co: STW
?	256	INSASN		8/1/2003	2214938	SOUTHERN CALIFORNIA EDISON COMPANY SCE VAR REF **EAS	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (EAS)	Co: STW
✕	257	AGR		8/1/2003	2214939	SOUTHERN CALIFORNIA EDISON COMPANY SCE PAC TERMINALS PT	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (PT)	Co: STW
✕	258	AGR		8/1/2003	2214940	SOUTHERN CALIFORNIA EDISON COMPANY SCE PAC TERMINALS PT	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (PT)	Co: STW
✕	259	AGR		8/1/2003	2214941	SOUTHERN CALIFORNIA EDISON COMPANY SCE PAC TERMINALS EASPT	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (EASPT)	Co: STW
?	260	INSPAR		9/10/2003	2645925	NEW YORK OF BANK PACIFIC SOUTHWEST TRUST AND SAVINGS BANK TRUSTEE(+4)	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (EASPT)	Co: STW
✕	261	LSE		10/14/2003	3054850	STUBAKER LB LLC STUDEHM DEPOT USA PT	HOME DEPOT USA INC	Sec 2 T 5S R 12W (PT)	Co: FAT
✕	262	TDD		6/22/2004	1592659	PACIFIC TERMINALS LLC	PACIFIC ENERGY GROUP LLC	Sec 2 T 5S R 12W	\$100,000,000.00

					PACIFIC PAC ENERGY GRP PT 100000000	CHICAGO TITLE INSURACNE COMPANY TRUSTEE		
✕	263	TDD		6/22/2004	1592659	PACIFIC TERMINALS LLC PACIFIC ENERGY GRP PT 100000000	PACIFIC ENERGY GROUP LLC CHICAGO TITLE INSURACNE COMPANY TRUSTEE	Sec 2 T 5S R 12W \$100,000,000.00
✕	264	TDD		6/22/2004	1592659	PACIFIC TERMINALS LLC PACIFIC PAC ENERGY GRP EAS 100000000	PACIFIC ENERGY GROUP LLC CHICAGO TITLE INSURACNE COMPANY TRUSTEE	Sec 2 T 5S R 12W (EAS) \$100,000,000.00
➔	453	DEG		7/30/2004	1957691	LUXENBERG MATTHEW B LUXENHARDWICK CARY W&JOY K 70290F	HARDWICK CARY W HARDWICK JOY K 22087)	Lt 165 Map 652/3 (Tr Co: GWY, \$702.90F (county TT), \$639,000.00(est)
✓	454	TDD	24	7/30/2004	1957692	HARDWICK CARY W HARDWICK JOY K(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr Co: GWY, \$511,200.00
✓	455	TDD	25	7/30/2004	1957693	HARDWICH CARY W HARDWICH JOY K(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr Co: GWY, \$125,000.00
✓	456	TDDRQN	25	7/30/2004	1957693	HARDWICH CARY W HARDWICH JOY K(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr Co: GWY
✓	457	TDD	26	8/9/2004	2037049	HARDWICK CARY W HARDWICK JOY K(+1)	INTERNATIONAL CITY BANK	Lt 165 Map 652/3 (Tr Co: CTI, \$121,500.00
✓	458	TDDREL	21	8/10/2004	2058386	LUXENBERG MATTHEW LUXENBERG SYNDEE(+1)	LUXENBERG SYNDEE LUXENBERG MATTHEW	Lt 165 Map 652/3 (Tr Ref: 4/24/2002 948154
✕	265	TDD		8/17/2004	2110152	STUDEBAKER LB LLC STUDEBAKER 1958950 121297 *PT		Sec 2 T 5S R 12W (PT) Co: STW, Ref: 12/12/1997 1958950
✕	266	LSE		8/17/2004	2110153	PACIFIC WESTERN NATIONAL BANK STUDEBAKER LB LLC(+2)	HOME DEPOT USA INC PACIFIC WESTERN NATIONAL BANK(+1)	Sec 2 T 5S R 12W (PT) Co: STW
?	267	LSEASN		11/8/2004	2896311	BIXBY BELLFLOWER OIL PROSPECT LLC NOBLE ENERGY INC(+1)	PETROGULF CORPORATION	Sec 2 T 5S R 12W (PT)
✓	268	TDD	22	3/22/2005	647306	STUDEBAKER LB LLC STUDEBAKER 3021329 121002 *PT		Sec 2 T 5S R 12W (PT) Co: STW, Ref: 12/10/2002 3021329
➔	269	DEG		4/8/2005	813814	DAKIN SUSANNA BIXBY ARP SUSANNA DAKIN(+2)	BIXBY BELLFLOWER OIL PROSPECT LLC	Sec 2 T 5S R 12W (COR PT&EASPT)
✕	270	AGR		4/25/2005	956000	PACIFIC TERMINALS LLC SOUTHERN CALIFORNIA EDISON COMPANY(+1)	SOUTHERN CALIFORNIA EDISON COMPANY PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W (PT)
?	271	AGRASN		4/25/2005	956004	SOUTHERN CALIFORNIA	PACIFIC TERMINALS LLC	Sec 2 T 5S R 12W

	272	POL		5/1/2005	000040247967	STUDE	TRI 000040247967 PTEH 04	Sec 2 T 5S R 12W	Co: STW, IMG LOC: 07036624
	273	OOR		5/16/2005	9841307	36 04	9841307 051605	Sec 2 T 5S R 12W	Co: FID
	274	OOR		5/31/2005	9890168	36 01	9890168 053105	Sec 2 T 5S R 12W	Co: FID
	275	OOR		6/2/2005	0990168	36 01	0990168 060205	Sec 2 T 5S R 12W	Co: FID
✓	276	TDD	27	6/15/2005	1396772	STUDEBAKER LB LLC STUDEBAKER ALLIANCE BANK PT 6370000	ALLIANCE BANK	Sec 2 T 5S R 12W (PT)	Co: FID, \$6,370,000.00, APN(s): 7237-019-005
	277	POL		6/29/2005	0085878	BIXBY BIXBY		Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 05150325
	278	POL		6/29/2005	0085878	BIXBY BIXBY	TRI 0085878 PTEH 05 TRI 0085878 PTWH 05	Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 05114039
➔	279	DED		6/29/2005	1529012	BIXBY RANCH COMPANY BIXBYBIXBY LONG BEACH PT 143000F	BIXBY LONG BEACH LLC	Sec 2 T 5S R 12W (PT)	Co: FAT, \$1,430.00F (county TT), \$1,300,000.00(est)
✓	280	TDDREC	22	7/5/2005	1576082	STUDEBAKER 3021329 121002	STUDEBAKER LB LLC	Sec 2 T 5S R 12W	Ref: 12/10/2002 3021329
✓	281	TDDMOD	27	7/7/2005	1592267	STUDEBAKER LB LLC STUDEBAKER 1396772 061405 *PT		Sec 2 T 5S R 12W (PT)	Co: FID, Ref: 6/15/2005 1396772APN(s): 7237-019-005
	459	POL		8/9/2005	6050641	HARDW		Lt 165 Map 652/3 (Tr 22087)	Co: CTL, IMG LOC: 07038782
	460	POL		8/9/2005	6050641	HARDW	TRI 6050641 01	Lt 165 Map 652/3 (Tr 22087)	Co: CTL, IMG LOC: 06095353
?	461	JDGP		8/9/2005	1892873	HARDWICK 2047457 121996 *	HARDWICK CARY WARREN	Lt 165 Map 652/3 (Tr 22087)	Co: GWY, Case: 035008 Crt: SC, Ref: 12/19/1996 2047457
✓	462	TDD	28	8/9/2005	1892874	HARDWICK CARY W LONG BEACH HARDWICK JOY K(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr 22087)	Co: GWY, \$680,000.00, APN(s): 7237-010-034
✓	463	TDDRQN	29	8/9/2005	1892875	HARDWICK CARY W LONG BEACH HARDWICK JOY K(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr 22087)	Co: GWY
✓	464	TDD	29	8/9/2005	1892875	HARDWICK JOY K HARDWICK CARY W(+1)	LONG BEACH MORTGAGE COMPANY	Lt 165 Map 652/3 (Tr 22087)	Co: GWY, \$170,000.00
✓	465	TDDREC	24	9/8/2005	2169366	HARDWICK& 1957692 073004	HARDWICK CARY W LONG BEACH HARDWICK JOY K	Lt 165 Map 652/3 (Tr 22087)	Ref: 7/30/2004 1957692
✓	466	TDDSFR	25	9/9/2005	2177093	HARDWICK JOY K HARDWICK CARY W(+1)	HARDWICK CARY W LONG BEACH HARDWICK JOY K	Lt 165 Map 652/3 (Tr 22087)	Ref: 7/30/2004 1957693
	282	OOR		9/12/2005	9842180	36 14	9842180 091205	Sec 2 T 5S R 12W	Co: FID
✓	467	TDDREC	26	10/11/2005	2435615	HARDWICK 2037049 080904	HARDWICK CARY W LONG BEACH HARDWICK JOY K	Lt 165 Map 652/3 (Tr 22087)	Ref: 8/9/2004 2037049APN(s): 7237-010-034
✓	283	TDD	30	10/24/2005	2550095	STUDEBAKER LB LLC STUDEBAKER ALLIANCE BANK PT 2000000	ALLIANCE BANK	Sec 2 T 5S R 12W (PT)	Co: FID, \$2,000,000.00, APN(s): 7237-019-005

?	284	LSEREL		12/6/2005	2980231	BRYANT DTD060544 *PT	BRYANT SUSANNA BIXBY	Sec 2 T 5S R 12W (PT)	
✓	285	TDDMOD	27	6/6/2006	1241162	STUDEBAKER LB LLC STUDEBAKER 1396772 061405 *PT		Sec 2 T 5S R 12W (PT)	Co: FID, Ref: 6/15/2005 1396772APN(s): 7237-019-005
✓	468	TDD	31	6/9/2006	1272848	HARDWICK JOY K HARDWICK CARY W(+1)	INTERNATIONAL CITY BANK	Lt 165 Map 652/3 (Tr 22087)	Co: CTI, \$587,682.88, APN(s): 7237-010-034
✓	469	TDDMOD	31	8/1/2006	1699862	HARDWICK CARY W HARDWICK JOY K(+1)		Lt 165 Map 652/3 (Tr 22087)	Co: CTI, Ref: 6/9/2006 1272848APN(s): 7237-010-034
✗	286	LSE		9/8/2006	2006876	STUDEBAKER LB LLC STUDEHM DEPOT USA PT	HOME DEPOT USA INC	Sec 2 T 5S R 12W (PT)	Co: FAT, APN(s): 7237-019-005
	287	ORR		10/11/2006	9893295	36 01	9893295 101106	Sec 2 T 5S R 12W	Co: FID
	288	ORR		3/22/2007	725104752	36 01	725104752 032207	Sec 2 T 5S R 12W	Co: FID
✗	289	NOT		5/2/2007	1063573	LOS CERRITOS WETLANDS AUTHORITY CAL 2260417 112801 PT		Sec 2 T 5S R 12W (PT)	Ref: 11/28/2001 2260417
➔	290	DEQ		5/10/2007	1136604	BIXBY RANCH COMPANY BIXBYBIXBY OIL&GAS *PT	BIXBY OIL AND GAS LLC	Sec 2 T 5S R 12W (PT)	Co: FAT
	291	ORR		5/30/2007	259905868	36 04	259905868 053007	Sec 2 T 5S R 12W	Co: FID
	292	ORR		6/4/2007	725106848	36 06	725106848 060407	Sec 2 T 5S R 12W	Co: FID
?	293	MLNREL		8/3/2007	1842845	AES 01-2041086 *PT&EASPT	AES HUNTINGTON BEACH LLC	Sec 2 T 5S R 12W (PT&EASPT)	Ref: 2001-2041086
?	294	MLNREL		8/3/2007	1842846	AES 01-1803643 *PT&EASPT	AES HUNTINGTON BEACH LLC	Sec 2 T 5S R 12W (PT&EASPT)	Ref: 2001 1803643
	470	ORR		9/4/2007	1478646	21 01	1478646 090407	Lt 165 Map 652/3 (Tr 22087)	Co: CTI
✓	295	TDDREC	30	9/13/2007	2117108	ALLIANCE BANK STUDEBAKER 2550095 102405 PT	STUDEBAKER LB LLC	Sec 2 T 5S R 12W (PT)	Ref: 10/24/2005 2550095APN(s): 7237-019-005
	296	POL		10/30/2007	NH-2702510	LCWPA LCWPA(+1)	TRI NH-2702510 PT 05 TRI NH-2702510 PTWH 05(+1)	Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 08003880
➔	297	DED		10/30/2007	2448368	BIXBY OIL AND GAS LLC BIXBYLCW PARTNERS PT	LCW PARTNERS LLC	Sec 2 T 5S R 12W (PT)	Co: FAT
✓	298	TDD	32	10/30/2007	2448369	LCW PARTNERS LLC LCW AMERICAN CAPITAL FINANC PT 33038523	AMERICAN CAPITAL FINANCIAL SERVICES INC	Sec 2 T 5S R 12W (PT)	Co: FAT, \$33,038,523.00
✓	299	FIN	33	10/30/2007	2448370	LCW PARTNERS LLC LCW PARTNERS PT	AMERICAN CAPITAL FINANCIAL SERVICES INC	Sec 2 T 5S R 12W (PT)	Co: FAT
✓	300	TDD	34	11/7/2007	2500125	STUDEBAKER LB LLC STUDEBAKER EAST WEST BANK PT 15000000	EAST WEST BANK	Sec 2 T 5S R 12W (PT)	Co: FID, \$15,000,000.00, APN(s): 7237-019- 005
✗	471	TDD	35	11/19/2007	2570344	HARDWICK JOY K HARDWICK CARY	BANK OF AMERICA NATIONAL TRUST	Lt 165 Map 652/3 (Tr 22087)	Co: CMW, \$680,000.00, APN(s):

						W(+1)	AND SAVINGS ASSOCIA		7237-010-034
✓	472	TDDSBD	29	11/19/2007	2570345	HARDWICK CARY W HARDWICK JOY K(+1)		Lt 165 Map 652/3 (Tr 22087)	Co: CMW, Ref: 8/9/2005 1892875APN(s): 7237-010-034
✓	473	TDDSTT	28	12/4/2007	2648513	WASHINGTON MUTUAL BANK LONG BEACH MORTGAGE COMPANY(+3)	CALIFORNIA RECONVEYANCE COMPANY	Lt 165 Map 652/3 (Tr 22087)	Ref: 8/9/2005 1892874
✓	474	TDDREC	28	12/4/2007	2648514	CALIFORNIA RECONVEYANCE COMPANY HARDWICK 1892874 080905	HARDWICK CARY W HARDWICK JOY K	Lt 165 Map 652/3 (Tr 22087)	Ref: 8/9/2005 1892874
➔	301	DED		12/20/2007	2806071	PACIFIC TERMINALS LLC PAC SCED PT	SOUTHERN CALIFORNIA EDISON COMPANY	Sec 2 T 5S R 12W (PT)	APN(s): 7237-019-006
✓	302	TDDREC	27	12/24/2007	2817644	ALLIANCE BANK STUDEBAKER 1396772 061505 PT	STUDEBAKER LB LLC	Sec 2 T 5S R 12W (PT)	Ref: 6/15/2005 1396772APN(s): 7237-019-005
	303	ORR		1/23/2008	725111881	36 01	725111881 012308	Sec 2 T 5S R 12W	Co: FID
🕒	304	FINMOD	19	4/3/2008	577276	AES ALAMITOS LLC AES 0880579 052698 *PT&EASPT	CREDIT SUISSE FIRST BOSTON	Sec 2 T 5S R 12W (PT&EASPT)	Ref: 05/26/1998 880579; 5/26/1998 880579
🕒	305	FINMOD	18	4/3/2008	577277	AES ALAMITOS LLC AES 0829465 051898 *PT&EASPT	CREDIT SUISSE FIRST BOSTON	Sec 2 T 5S R 12W (PT&EASPT)	Ref: 05/18/1998 829465; 5/18/1998 829465
✗	306	AGRASN	23	4/18/2008	681419	RANCHO SANTA ANA BOTANIC GARDEN BRYANT ERNEST A III(+6)	DAKIN BRYANT LLC	Sec 2 T 5S R 12W (PT)	Co: FAT, Ref: 06/18/2003 1744284; 6/18/2003 1744284
?	307	DOG		8/6/2008	1413858	PEPPERDINE UNIVERSITY PEPPECOS BEND ROYALTIES& **PT(+2)	PECOS BEND ROYALTIES LP WHITE STAR ENERGY(+1)	Sec 2 T 5S R 12W (PT)	
✗	308	LSO		1/15/2009	55572	BIXBY BELLFLOWER OIL PROSPECT LLC BIXBYSIGNAL HILL PETROLEUM *PT	SIGNAL HILL PETROLEUM INC	Sec 2 T 5S R 12W (PT)	
	309	ORR		2/19/2009	725121393	36 01	725121393 021909	Sec 2 T 5S R 12W	Co: FID
✓	310	TDD	36	3/9/2009	330966	HITCHCOCK LINDA HITCHCOCK SEAN(+1)	BIXBY LONG BEACH LLC	Sec 2 T 5S R 12W (PT)	Co: FID, \$2,300,000.00, APN(s): 7237-017-006
➔	311	DED		8/4/2009	1187311	HITCHCOCK LINDA HITCHCOCK SEAN(+1)	TWOH PROPERTY 1010 LLC	Sec 2 T 5S R 12W (PT)	APN(s): 7237-017-006
✓	312	TDDSFRR	36	8/4/2009	1187312	HITCHCOCK SEAN HITCHCOCK LINDA(+2)	HITCHCOCK SEAN BIXBY LONG BEACH LLC(+1)	Sec 2 T 5S R 12W (PT)	Co: NAM, Ref: 3/9/2009 330966APN(s): 7237-017-006
	313	POL		12/10/2009	500-1127989	STUDE	TRI 500-1127989 PTEH 80	Sec 2 T 5S R 12W	Co: ORC, IMG LOC: 10053053
➔	314	DEQ		3/4/2010	292855	BIXBY BELLFLOWER OIL PROSPECT LLC BIXBYBRYANTDAKIN *EASPT	BRYANT DAKIN LLC	Sec 2 T 5S R 12W (EASPT)	Co: FAT



?	315	LSEASN		3/22/2010	390378	SAN GABRIEL RIVER IMPROVEMENT COMBS DAVID E(+1)	THE DAVID E COMBS AND SONA HWANG COMBS REVOCABLE TRUST DAVID E COMBS AND SONA HWANG COMBS REVOCABLE TRUST(+2)	Sec 2 T 5S R 12W (PT)	
→	316	DED		4/8/2010	478700	2H PROPERTY 4101 LLC 2H LOYNES COR PT	LOYNES LLC	Sec 2 T 5S R 12W (COR PT)	Co: EQT, APN(s): 7237-017-006
	317	POL		6/7/2010	106746032	CITY	OF LON P#106746032 010194924	Sec 2 T 5S R 12W	Co: CTI, IMG LOC: 010194924
?	318	DOG		6/7/2010	767125	LCW PARTNERS LLC LCW LCW OIL OPERATIONS *PT	LCW OIL OPERATIONS LLC	Sec 2 T 5S R 12W (PT)	
✓	319	TDDSTT	32	6/7/2010	767126	AMERICAN CAPITAL FINANCIAL SERVICES INC LCW PARTNERS LLC(+1)	AMERICAN CAPITAL FINANCIAL SERVICES INC LCW PARTNERS LLC	Sec 2 T 5S R 12W (PT)	Ref: 10/30/2007 2448369
✓	320	FINMOD	33	6/7/2010	767127	AMERICAN CAPITAL FINANCIAL SERVICES INC LCW PARTNERS LLC(+1)		Sec 2 T 5S R 12W	Ref: 10/30/2007 2448370
→	321	DED		6/7/2010	767128	LCW PARTNERS LLC LCW CY LONG BEACH PT&EASPT	LONG BEACH CITY	Sec 2 T 5S R 12W (PT&EASPT)	
	322	POL		6/8/2010	910076817	LCW O	IL OPE P#910076817 010195007*	Sec 2 T 5S R 12W	Co: CTI, IMG LOC: 010195007
	323	POL		6/8/2010	910076817	LCW O	IL OPE P#910076817 010195008*	Sec 2 T 5S R 12W	Co: CTI, IMG LOC: 010195008
	324	POL		6/8/2010	910076817	LCW O	IL OPE P#910076817 010194920*	Sec 2 T 5S R 12W	Co: CTI, IMG LOC: 010194920
✓	325	TDDPRC	32	6/8/2010	776791	AMERICAN CAPITAL FINANCIAL SERVICES INC LCW 2448369 103007 PT	LCW PARTNERS LLC	Sec 2 T 5S R 12W (PT)	Ref: 10/30/2007 2448369
✓	326	FINMOD	33	6/8/2010	776792	LCW PARTNERS LLC LCW 2448370 103007 *	AMERICAN CAPITAL FINANCIAL SERVICES INC	Sec 2 T 5S R 12W	Ref: 10/30/2007 2448370
✓	327	TDD	37	6/8/2010	776793	LCW OIL OPERATIONS LLC LCW MACQUARIE BANK PT NOAMT	MACQUARIE HOLDINGS INC MACQUARIE HOLDINGS USA INC	Sec 2 T 5S R 12W (PT)	
✓	328	TDD	38	6/8/2010	776794	LCW OIL OPERATIONS LLC LCW AMERICAN CAPITAL FINANC PT NOAMT	AMERICAN CAPITAL FINANCIAL SERVICES INC	Sec 2 T 5S R 12W (PT)	
	329	POL		10/20/2010	3615698	LONG&	TRI 3615698 EAS 05	Sec 2 T 5S R 12W	Co: FAT, IMG LOC: 11001793
	330	OOR		4/26/2011	725137205	36 01	725137205 042611	Sec 2 T 5S R 12W	Co: FID
	331	OOR		4/28/2011	211532293	63 53	211532293 042811	Sec 2 T 5S R 12W	Co: LTI
✓	332	TDDDFL	34	5/10/2011	660141	STUDEBAKER LB LLC STUDEBAKER		Sec 2 T 5S R 12W	Co: SVL, Ref: 11/07/2007 2500125;

	333	OOR		5/11/2011	0834180	36 05	0834180 051111	Sec 2 T 5S R 12W	Co: FID
	334	OOR		5/13/2011	0834223	36 05	0834223 051311	Sec 2 T 5S R 12W	Co: FID
	475	OOR		8/4/2011	019673144	36 01	019673144 080411	Lt 165 Map 652/3 (Tr 22087)	Co: FID
?	335	TDDTSL		10/3/2011	1336047	STUDEBAKER LB LLC STUDEBAKER 0660144 051011 *PT T		Sec 2 T 5S R 12W (PT)	Co: SVL, Ref: 05/10/2011 660144APN(s): 7237- 019-005
✓	336	TDDTSL	34	10/3/2011	1336048	STUDEBAKER LB LLC STUDEBAKER 2500125 110707 *PT T		Sec 2 T 5S R 12W (PT)	Co: SVL, Ref: 11/07/2007 2500125; 11/7/2007 2500125APN(s): 7237-019-005
	337	OOR		11/18/2011	011328643	73 11	011328643 111811	Sec 2 T 5S R 12W	Co: PRV
	338	OOR		2/1/2012	126743137	21 49	126743137 020112	Sec 2 T 5S R 12W	Co: CTI
	339	OOR		2/1/2012	126743136	21 49	126743136 020112	Sec 2 T 5S R 12W	Co: CTI
	340	POL		3/1/2012	126743136	LOYNE	S AND P#126743136 010219886	Sec 2 T 5S R 12W	Co: CTI, IMG LOC: 010219886
✓	341	TDDASN	34	3/1/2012	325798	EAST WEST BANK STUDEBAKER LB LLC(+1)	LOYNES AND STUDEBAKER LLC	Sec 2 T 5S R 12W (PT)	Co: CTI, Ref: 11/07/2007 2500125; 11/7/2007 2500125
?	342	TDDASN		3/1/2012	325799	STUDEBAKER LB LLC EAST WEST BANK(+1)	LOYNES AND STUDEBAKER LLC	Sec 2 T 5S R 12W (PT)	Co: CTI, Ref: 12/10/2009 1877500
➔	343	DED		3/1/2012	325800	STUDEBAKER LB LLC STUDELOYNES&ST UDEBAKER PT	LOYNES AND STUDEBAKER LLC	Sec 2 T 5S R 12W (PT)	Co: CTI, APN(s): 7237-019-005
➔	344	DED		3/1/2012	325801	BIXBY LONG BEACH LLC BIXBYLOYNES&STU DEBAKER PT	LOYNES AND STUDEBAKER LLC	Sec 2 T 5S R 12W (PT)	Co: CTI
✓	345	TDDSFR	34	5/22/2012	760998	LOYNES AND STUDEBAKER LLC STUDEBAKER LB LLC(+1)	LOYNES AND STUDEBAKER LLC STUDEBAKER LB LLC	Sec 2 T 5S R 12W	Ref: 11/07/2007 2500125; 11/7/2007 2500125
➔	476	DEQ		6/6/2012	844126	HARDWICK CARY W HARDWICK JOY K(+1)	HARDWICK CARY W TRUSTEE HARDWICK FAMILY TRUST(+1)	Lt 165 Map 652/3 (Tr 22087)	APN(s): 7237-010- 034
	346	OOR		6/12/2012	126743909	21 49	126743909 061212	Sec 2 T 5S R 12W	Co: CTI
✓	347	FINMOD	33	10/9/2012	1515868	LCW PARTNERS LLC LCW 2448370 103007 *	AMERICAN CAPITAL FINANCIAL SERVICES INC	Sec 2 T 5S R 12W	Ref: 10/30/2007 2448370
✓	348	TDD	39	10/9/2012	1517521	LOYNES AND STUDEBAKER LLC LOYNES&STU GLASER J T & PT 1000000	JONATHAN AND NANCY GLASER FAMILY TRUST GLASER JONATHAN TRUSTEE	Sec 2 T 5S R 12W (PT)	\$1,000,000.00
	349	OOR		2/14/2013	023021381	36 01	023021381 021413	Sec 2 T 5S R 12W	Co: FID
	350	OOR		3/11/2013	0006341	21 59	0006341 031113	Sec 2 T 5S R 12W	Co: CTI
🕒	351	FINMOD	19	4/15/2013	552438	AES ALAMITOS AES		Sec 2 T 5S R 12W	Ref: 05/26/1998

🕒	352	FINMOD	18	4/15/2013	552440	AES ALAMITOS AES 0829465 051898 *	Sec 2 T 5S R 12W	Ref: 05/18/1998 829465; 5/18/1998 829465
	353	OOR		4/25/2013	023029851	36 01	023029851 042513	Co: FID
✓	354	FINREL	33	7/5/2013	995109	AMERICAN CAPITAL FINANCE SERVICES INC AMERICAN CAPITAL LTD(+1)	LCW PARTNERS LLC	Ref: 10/30/2007 2448370
?	355	DOG		7/9/2013	1002455	LCW OIL OPERATIONS LLC LCW SYNERGY OIL&GAS *PT	SYNERGY OIL AND GAS LLC	Co: FID
✗	356	TDD		7/9/2013	1002456	SYNERGY OIL AND GAS LLC SYNERGY MACQUARIE BANK PT 28000000	MACQUARIE BANK LIMITED	Co: FID, \$28,000,000.00
✗	357	TDD	40	7/9/2013	1002457	SYNERGY OIL AND GAS LLC SYNERGY MACQUARIE BANK PT 28000000	MACQUARIE BANK LIMITED	Co: FID, \$28,000,000.00
✓	358	TDDSF	37	7/9/2013	1002458	LCW OIL OPERATIONS LLC MACQUARIE BANK LIMITED(+1)	LCW OIL OPERATIONS LLC MACQUARIE BANK LIMITED	Co: FID, Ref: 6/8/2010 776793; 2010-776793
✓	359	TDDSF	38	7/9/2013	1002459	LCW OIL OPERATIONS LLC AMERICAN CAPITAL FINANCIAL SERVICES INC(+2)	LCW OIL OPERATIONS LLC AMERICAN CAPITAL FINANCIAL SERVICES INC(+1)	Co: FID, Ref: 6/8/2010 776794; 2010 776794
➔	360	DED		7/9/2013	1002460	LCW PARTNERS LLC LCW SYNERGY OIL&GAS PT	SYNERGY OIL AND GAS LLC	Co: FID
✓	361	TDDSF	32	7/9/2013	1002461	LCW PARTNERS LLC AMERICAN CAPITAL FINANCIAL SERVICES INC(+2)	LCW PARTNERS LLC AMERICAN CAPITAL FINANCIAL SERVICES INC(+1)	Co: FID, Ref: 2007 2448369; 10/30/2007 2448369
	362	POL		7/18/2013	NC-602818	LOYNE LOYNE	TRI NC-602818 PTEH 05 TRI NC- 602818 PTWH 05	Co: FAT, IMG LOC: 13078562
✓	363	TDDSF	39	7/18/2013	1055526	GLASER JONATHON TRUSTEE JONATHON AND NANCY GLASER FAMILY TRUST(+2)	GLASER JONATHON TRUSTEE JONATHON AND NANCY GLASER FAMILY TRUST(+1)	Co: FAT, Ref: 10/9/2012 1517521
➔	364	DED		7/18/2013	1055527	LOYNES AND STUDEBAKER LLC LOYNELOYNES BEACH PARTNERS EASPT(+1)	LOYNES BEACH PARTNER LLC	Co: FAT
✗	365	TDR		7/18/2013	1055528	LOYNES BEACH PARTNERS LLC LOYNES LOYNES&STUDEBA KER PT 3600000(+1)	LOYNES AND STUDEBAKER LLC	Co: FAT, \$3,600,000.00
✗	477	TDDMOD	35	7/18/2013	1059482	HARDWICK CARY HARDWICK 2570344 111907 *	Lt 165 Map 652/3 (Tr 22087)	Ref: 11/19/2007 2570344
?	366	DOG		12/11/2013	1748576	SYNERGY OIL AND GAS LLC	SECOND STREET ROYALTY LLC Q OIL	Co: FID

✕	367	TDDMOD	40	12/11/2013	1748577	LOS CERRITOS WETLANDS LLC SYNERGY OIL AND GAS LLC(+1)	MACQUARIE BANK LIMITED	Sec 2 T 5S R 12W (PT)	Co: FID, Ref: 07/09/2013 1002457; 7/9/2013 1002457
	368	ORR		1/2/2014	214530000	63 53	214530000 010214	Sec 2 T 5S R 12W	Co: LTI
	369	ORR		1/29/2014	910076817	21 59	910076817 012914	Sec 2 T 5S R 12W	Co: CTI
	370	ORR		2/21/2014	023041726	36 01	023041726 022114	Sec 2 T 5S R 12W	Co: FID
✕	478	TDDASN	35	2/26/2014	199606	HARDWICK CARY W HARDWICK JOY K(+2)	CVF II MONTANA LOAN TRUST I US BANK NATIONAL ASSOCIATION TRUSTEE	Lt 165 Map 652/3 (Tr 22087)	Ref: 11/19/2007 2570344APN(s): 7237-010-034
✕	479	TDDASN	35	2/26/2014	199607	CVF II MORTGAGE LOAN TRUST I US BANK NATIONAL ASSOCIATION TRUSTEE(+3)	US BANK NATIONAL ASSOCIATION TRUSTEE CVF II MORTGAGE LOAN GT TRUST I	Lt 165 Map 652/3 (Tr 22087)	Ref: 11/19/2007 2570344
	371	ORR		4/14/2014	8022215	63 10	8022215 041414	Sec 2 T 5S R 12W	Co: LTI
	372	ORR		6/18/2014	210403457	14 20	210403457 061814	Sec 2 T 5S R 12W	Co: 365
	373	ORR		7/21/2014	023050184	36 01	023050184 072114	Sec 2 T 5S R 12W	Co: FID
✓	480	TDDSFR	29	8/19/2014	869956	JP MORGAN CHASE CUSTODY SERVICES INC HARDWICK JOY K(+6)	JP MORGAN CHASE CUSTODY SERVICES INC HARDWICK CARY W(+1)	Lt 165 Map 652/3 (Tr 22087)	Ref: 8/9/2005 1892875
	374	ORR		12/29/2014	23056952			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
	375	ORR		1/23/2015	23057912			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
✓	481	TDDREC	31	4/22/2015	450405	INTERNATIONAL CITY BANK (UNDERSIGNED) INTERNATIONAL CITY BANK (TRUSTEE)	HARDWICK, CARY W (TRUSTOR) HARDWICK, JOY K (TRUSTOR)	Lt 165 Map 652/3 (Tr 22087)	Ref: 6/9/2006 1272848APN(s): 7237-010-034
	376	ORR		10/8/2015	00209604			Sec 2 T 5S R 12W	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod
	377	ORCLO		1/15/2016	92010309			Sec 2 T 5S R 12W	Co: LTI, Rem: EASEMENT ONLY TU: 10 Dpt: 6308- NEWPORT BEACH
	378	ORR		2/8/2016	20571351			Sec 2 T 5S R 12W	Co: SVL, Rem: TU: 01 Dpt: Originations
	379	ORR		5/13/2016	9200989			Sec 2 T 5S R 12W	Co: LTI, Rem: TU: 10 Dpt: 6308-NEWPORT BEACH
	380	ORR		7/6/2016	00410796			Sec 2 T 5S R 12W	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod
	381	ORR		7/6/2016	00400156			Sec 2 T 5S R 12W	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod

	382	OOOR		7/27/2016	410796			Sec 2 T 5S R 12W	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod
	383	OOOR		8/19/2016	23085709			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
	384	OOOR		11/16/2016	23090169			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 04 Dpt: Major Accounts - NB
	385	OOOR		4/26/2017	22257627			Sec 2 T 5S R 12W	Co: CTI, Rem: TU: 01 Dpt: Originations
	482	OOOR		8/16/2017	00176242			Lt 165 Map 652/3 (Tr 22087)	Co: FID, Rem: TU: 13 Dpt: MCL
	386	OOOR		9/6/2017	30000696			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
	387	OOOR		9/7/2017	30000697			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
	388	OOOR		5/15/2018	90504			Sec 2 T 5S R 12W	Co: CTI, Rem: TU: 59 Dpt: MA Los Angeles
	389	OOOR		8/28/2018	30018146			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 01 Dpt: Major Accounts - NB
	483	OOOR		10/2/2018	00565142			Lt 165 Map 652/3 (Tr 22087)	Co: TIC, Rem: TU: 01 Dpt: 1109 Tigor OC Prod
	390	OOOR		10/29/2018	30021058			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 04 Dpt: Major Accounts - NB
✓	484	TDR	41	10/30/2018	1099347	HARDWICK, CARY (TRUSTOR) (TR) HARDWICK, JOY K (TRUSTOR) (TR)(+1)	SPRIGGS, TONY LEE (BENEFICIARY) (TR) SPRIGGS, ERIN LUCILLE (BENEFICIARY) (TR)(+1)	Lt 165 Map 652/3 (Tr 22087)	\$735,000.00
	391	OOOR		11/27/2018	9206460			Sec 2 T 5S R 12W	Co: LTI, Rem: TU: 10 Dpt: 6308-NEWPORT BEACH
✕	485	TDDSTT	35	11/28/2018	1196531	BANK OF AMERICA, N.A. (BENEFICIARY)	FIRST AMERICAN TITLE INSURANCE COMPANY (SUCCESSOR TRUSTEE)	Lt 165 Map 652/3 (Tr 22087)	Co: FMS, Ref: 11/19/2007 2570344
✕	486	TDDREC	35	11/28/2018	1196532	FIRST AMERICAN TITLE INSURANCE COMPANY SUCCESSOR BY MERGER TO T.D. SERVICE COMPANY (TRUSTEE)	HARDWICK, CARY W (TRUSTOR) (HW) HARDWICK, JOY K (TRUSTOR) (HW)	Lt 165 Map 652/3 (Tr 22087)	Co: FMS, Ref: 11/19/2007 2570344
✕	487	TDDASN	35	12/26/2018	1304078	U.S. BANK NATIONAL ASSOCIATION (ASSIGNOR) (TR) CVF II MORTGAGE LOAN TRUST 1 (ASSIGNOR) (SI)	GOLDMAN SACHS MORTGAGE COMPANY (ASSIGNEE)	Lt 165 Map 652/3 (Tr 22087)	Co: MAS, Ref: 11/19/2007 2570344
	392	OOOR		1/17/2019	9208860			Sec 2 T 5S R 12W	Co: LTI, Rem: TU: 10 Dpt: 6308-NEWPORT

➔	488	DEG		1/17/2019	49857	HARDWICK, JOY K (GRANTOR) (TR) HARDWICK, CARY (GRANTOR) (TR)(+1)	HARDWICK, CARY (GRANTEE) (HW, JT) HARDWICK, JOY K (GRANTEE) (HW, JT)	Lt 165 Map 652/3 (Tr 22087)	Co: FAT, APN(s): 7237-010-034
✓	489	TDD	42	1/17/2019	49858	HARDWICK, CARY (TRUSTOR) (HW) HARDWICK, JOY K (TRUSTOR) (HW)	JMJ FINANCIAL GROUP (LENDER) (CO) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) (NOMINEE)	Lt 165 Map 652/3 (Tr 22087)	Co: FAT, \$726,525.00, APN(s): 7237-010-034
✗	490	TDDASN	35	1/23/2019	65403	U.S. BANK NATIONAL ASSOCIATION (ASSIGNOR) (TR) CVF II MORTGAGE LOAN TRUST I (ASSIGNOR)	GOLDMAN SACHS MORTGAGE COMPANY (ASSIGNEE)	Lt 165 Map 652/3 (Tr 22087)	Co: ZZZ, Ref: 11/19/2007 2570344
✓	491	TDDREC	41	1/28/2019	78787	JMJ FUNDING GROUP, INC. (TRUSTEE)	HARDWICK, CARY (TRUSTOR) (TR) HARDWICK, JOY K (TRUSTOR) (TR)(+1)	Lt 165 Map 652/3 (Tr 22087)	Ref: 10/30/2018 1099347
➔	492	DEG		1/31/2019	92729	HARDWICK, CARY (GRANTOR) (HW) HARDWICK, JOY K (GRANTOR) (HW)	HARDWICK, JOY K (GRANTEE) (TR) HARDWICK, CARY (GRANTEE) (TR)(+1)	Lt 165 Map 652/3 (Tr 22087)	Co: ACC, APN(s): 7237-010-034
✓	493	TDD	43	8/19/2019	828262	HARDWICIC, JOY (TRUSTOR) (TR) HARDWICK, CARY (TRUSTOR) (TR)(+2)	SPEC HOME LOANS (LENDER) (CO) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) (NOMINEE)	Lt 165 Map 652/3 (Tr 22087)	Co: FAT, \$726,525.00, APN(s): 7237-010-034
✓	494	TDDREC	42	8/28/2019	873627	FIRST AMERICAN TITLE (TRUSTEE)	HARDWICK, CARY (TRUSTOR) HARDWICK, JOY K (TRUSTOR)	Lt 165 Map 652/3 (Tr 22087)	Ref: 1/17/2019 49858
	393	OOR		11/6/2019	120188			Sec 2 T 5S R 12W	Co: CTI, Rem: TU: 23 Dpt: MA Los Angeles
➔	495	DEQ		3/25/2020	349813	THE HARDWICK FAMILY TRUST DATED MAY 1 2012 (GRANTOR) (HW) HARDWICK, JOY K (GRANTOR) (TR)(+1)	HARDWICK, CARY (GRANTEE) (HW, JT) HARDWICK, JOY K (GRANTEE) (HW, JT)	Lt 165 Map 652/3 (Tr 22087)	APN(s): 7237-010-034
✗	496	TDD		3/25/2020	349814	HARDWICK, CARY (TRUSTOR) (HW) HARDWICK, JOY K (TRUSTOR) (HW)	QUICKEN LOANS INC (LENDER)	Lt 165 Map 652/3 (Tr 22087)	Co: TIC, \$735,600.00, APN(s): 7237-010-034
➔	497	DEQ		3/25/2020	349815	HARDWICK, JOY K (GRANTOR) HARDWICK, CARY (GRANTOR) (HW)(+1)	OF THE HARDWICK FAMILY TRUST DATED MAY 1 2012 (GRANTEE)	Lt 165 Map 652/3 (Tr 22087)	APN(s): 7237-010-034
✓	498	TDDSF	43	4/7/2020	392958	LOANS, SPEC HOME (BENEFICIARY) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")	NATIONWIDE TITLE CLEARING, INC. (SUBSTITUTED TRUSTEE)	Lt 165 Map 652/3 (Tr 22087)	Co: NWC, Ref: 8/19/2019 828262

## (BENEFICIARY)

	499	OOR		4/9/2020	26800194			Lt 165 Map 652/3 (Tr 22087)	Co: SVL, Rem: TU: 01 Dpt: Originations
✓	500	TDR	44	5/13/2020	522834	HARDWICK, CARY (TRUSTOR) (HW) HAROWICK, JOY L (TRUSTOR) (HW)(+1)	TCF NATIONAL BANK (BENEFICIARY)	Lt 165 Map 652/3 (Tr 22087)	Co: SVL, \$150,000.00, Rem: MENTIONS SECURITY AGREEMENT/FIXTURE FILING, APN(s): 7237-010-034
	394	OOR		5/15/2020	UTC1157695			Sec 2 T 5S R 12W	Co: UNI, Rem: TU: 01 Dpt: Los Angeles
	395	OOR		8/14/2020	30051785			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 14 Dpt: Major Accounts - NB - (FNFSTR)
	412	POL		9/29/2020	220594013	CAMPBELL, VINCENT P (PARTY1)		Map 652/3 (Tr 22087)	Co: LTI, Rem: TU: 59 Dpt: 6306-IRVINE OPS, IMG LOC: 579,700676999
	396	OOR		11/12/2020	30057152			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 14 Dpt: Major Accounts - NB
	397	OOR		11/12/2020	30057158			Sec 2 T 5S R 12W	Co: FID, Rem: TU: 14 Dpt: Major Accounts - NB
	413	OOR		12/21/2020	00774341			Map 652/3 (Tr 22087)	Co: TIC, Rem: TU: 01 Dpt: 11-21 TICOR LA PROD
	398	OOR		2/9/2022	92016934			Sec 2 T 5S R 12W	Co: LTI, Rem: TU: 10 Dpt: 6308-NEWPORT BEACH - (FNFSTR)
	399	OOR		3/4/2022	92017277			Sec 2 T 5S R 12W	Co: LTI, Rem: TU: 10 Dpt: 6308-NEWPORT BEACH - (FNFSTR)
✓	501	TDDSTT	44	1/24/2024	53820	HUNTINGTON NATIONAL BANK (LENDER)	FIRST AMERICAN TITLE INSURANCE COMPANY (SUBSTITUTED TRUSTEE)		Co: ZZZ, Ref: 5/13/2020 522834
✓	502	TDDREC	44	1/24/2024	53821	FIRST AMERICAN TITLE INSURANCE COMPANY (TRUSTEE)	HARDWICK, CARY (BORROWER) HARDWICK, JOY L (BORROWER)(+1)		Ref: 5/13/2020 522834
✗	503	MTG		2/8/2024	86943	HARDWICK, CARY (BORROWER) HARDWICK, JOY K (BORROWER)(+1)	INTERNATIONAL CITY BANK (LENDER)	Lt 165 Map 652/3 (Tr 22087)	\$260,000.00, Rem: MENTIONS SECURITY AGREEMENT/FIXTURE FILING, APN(s): 7237-010-034
	400	OOR		3/25/2024	206344			Sec 2 T 5S R 12W	Co: CTI, Rem: TU: 19 Dpt: MA Los Angeles - (FNFSTR)
	504	OOR		3/29/2024	6093807			Lt 165 Map 652/3 (Tr 22087)	Co: SVL, Rem: TU: 01 Dpt: Originations - (FNFSTR)

End of Search.  
505 Records Found.

Los Angeles, California  
**Searched: Lt 165 Map 652/3 (Tr 22087)**  
416984021

Property Cover: 1/2/1947 - 8/12/2024  
Searched By: KARTHIK NARAYAN  
Searched On: 8/26/2024 12:18 PM

Company: Stellar Innovative

From	Legal Description	Rel. Type	Created	Vacated	Vacated\Replat
From:	<b>Lt 165 Map 652/3 (Tr 22087)</b>				
	Sec 2 T 5S R 12W	WI	1/1/1800	Partial	
	Map 652/3 (Tr 22087)		1/20/1960		
	From: Sec 2 T 5S R 12W	WI	1/1/1800		
	Sec 2 T 5S R 12W		1/1/1800	Partial	
To	Legal Description	Rel. Type	Created	Vacated	Vacated\Replat
	<b>No Overlying for:</b>				
	Lt 165 Map 652/3 (Tr 22087)		1/20/1960		



Name Search



Los Angeles, California  
Searched: **HARDWICK, JOY | HARDWICK, CARY**  
Order: LL-UFB-00725

Name Cover: 1/2/1947 - 8/13/2024  
Searched By: KARTHIK NARAYAN  
Searched On: 8/26/2024 12:54 PM

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

Search Filters

From Date: 8/26/2004

Thru Date:

Match: 75%-100%

Party Type: Unknown

Include References: Yes

Doc Categories: N/A

Adjacent County Bankruptcy Search in

Doc Types Inc: N/A

Include Nicknames : Yes

Name Variations:

JOY: JOYCE  
HARDWICK: HARDWI

Results Filters

Sort Order: As Viewed

		#	Type	CI	Rec Date	Doc ID	Party 1	Party 2	Remarks
◆		1	Judgment	1	5/9/2005	1082880	HARDWICK, CARY W FOGARTY, DEANNA(+1)	ASSIGNEE OF RECORD SHERMAN ACQUISITION LP ASSIGNEE OF RECORD SHERMAN ACQUISITION LP	\$11,749.34, Maint: 6/8/2005, SSN: XXX-XX-4892, Adr: 401 MARGO LONG BEACH, CA Case: 218206 Crt: SC, Name Notes (HARDWICK, CARY W): SC 218206 11749,401 MARGO/LB XXX XX 4892,Name Notes (FOGARTY, DEANNA): SC 218206 11749,SEAL BEACH XXX XX 1055,Name Notes (HARDWICK, DEANNA): SC 218206 11749,SEAL BEACH XXX XX 1055,Name Notes (ASSIGNEE OF RECORD SHERMAN ACQUISITION LP): SC 218206 11749,SEAL BEACH XXX XX 1055,Name Notes (ASSIGNEE OF RECORD SHERMAN ACQUISITION LP): SC 218206 11749,401 MARGO/LB XXX XX 4892
◆		2	Judgment, Partial Release	1	8/9/2005	1892872	HARDWICK, DEANNA		Maint: 9/8/2005, Case: 218206 Crt: SC, Rem: SC 218206 1082880 050905 PTL REL, Ref: 5/9/2005 1082880
?		3	Judgment, Partial Release		8/9/2005	1892873	HARDWICK, CARY WARREN		Co: GWY, Maint: 9/8/2005, Case: 035008 Crt: SC, Rem: SC 035008 2047457 121996 PTL REL, Ref: 12/19/1996 2047457
➔		4	Affidavit of Death		7/15/2022	729661	HARDWICK, JOYCE ANN (DECEASED) (DE) HARDWICK, JOYCE A (DECEASED) (DE)(+1)		Maint: 7/22/2022, Adr: 14327 S APRILIA AV COMPTON, CA 90220 Ref: 1310739 12272018

End of Search.  
4 Records Found.