

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

VAN AMBATIELOS
PRESIDENT

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VICE PRESIDENT

JOSELYN GEAGA-ROSENTHAL
GEORGE HOVAGUIMIAN
JAVIER NUNEZ

CITY OF LOS ANGELES
CALIFORNIA



ERIC GARCETTI
MAYOR

DEPARTMENT OF
BUILDING AND SAFETY
201 NORTH FIGUEROA STREET
LOS ANGELES, CA 90012

RAYMOND S. CHAN, C.E., S.E.
GENERAL MANAGER

FRANK BUSH
EXECUTIVE OFFICER

January 6, 2015

Council District: # 7

Honorable Council of the
City of Los Angeles
Room 395, City Hall

JOB ADDRESS: **13574 WEST GRIDLEY STREET, LOS ANGELES, CA**
ASSESSORS PARCEL NO. (APN): **2513-017-031**

On February 14, 2011, pursuant to the authority granted by Section 91.103 of the Los Angeles Municipal Code, the Department of Building and Safety (the "Department") investigated and identified code violations at: **13574 West Gridley Street, Los Angeles, California** (the "Property"). A copy of the title report which includes a full legal description of the property is attached as Exhibit A.

Pursuant to Section 98.0421, the property owner was issued an order on February 14, 2011, to pay a code violation inspection fee after violations were identified and verified upon inspection. The code violation inspection fees imposed by the Department are as follows:

<u>Description</u>	<u>Amount</u>
Code Violation Investigation Fee	336.00
System Development Surcharge	20.16
Late Charge/Collection fee (250%)	534.24
Accumulated Interest (1%/month)	470.56
Title Report fee	42.00
Grand Total	\$ 1,402.96

Pursuant to the authority granted by Section 7.35.3 of the Los Angeles Administrative Code, it is proposed a lien for a total sum of **\$1,402.96** recorded against the property. It is requested that the Honorable City Council of the City of Los Angeles (the "City Council") designate the time and place protest can be heard concerning this matter, as set forth in Sections 7.35.3 and 7.35.5 of the Los Angeles Administrative Code.

It is further requested that the City Council instruct the Department to deposit to Dept 08, Fund 48R, Balance Sheet Account 2200, any payment received against this lien in the amount of **\$1,402.96** on the referenced property. A copy of the title report which includes a full legal description of the property is attached as Exhibit A. A list of all the names and addresses of owners and all interested parties entitled to notice is included (Exhibit B). Also attached is a report which includes the current fair market value of the property including all encumbrances of record on the property as of the date of the report (Exhibit C).

DEPARTMENT OF BUILDING AND SAFETY


Steve Ongele

Chief, Resource Management Bureau

Lien confirmed by
City Council on:

ATTEST: HOLLY L. WOLCOTT, CITY CLERK

BY: _____
DEPUTY

EXHIBIT A



5711 W. SLAUSON AVE., SUITE 170
CULVER CITY, CA 90230
Phone 310-649-2020 310-649-0030 Fax

Property Title Report

Work Order No. T10611
Dated as of: 07/25/2014

Prepared for: City of Los Angeles

SCHEDULE A (Reported Property Information)

APN #: 2513-017-031

Property Address: 13574 W GRIDLEY ST ✓ City: Los Angeles County: Los Angeles

VESTING INFORMATION

Type of Instrument GRANT DEED

Grantor: CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ, A SINGLE WOMAN, WHO ACQUIRED TITLE AS CLEMENTE DE LA CRUZ AND CAROLINA GOMEZ, HUSBAND AND WIFE AS JOINT TENANTS.

Grantee: CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ, A SINGLE WOMAN AS JOINT TENANTS

Instrument: 2006 / 1359061

Book/Page: N/A

Dated: 06/08/2006

Recorded: 06/21/2006

MAILING ADDRESS: CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ
13574 GRIDLEY STREET, SAN FERNANDO, CA 91340.

SCHEDULE B

LEGAL DESCRIPTION

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS:

THE SOUTHWESTERLY 75 FEET OF THE NORTHEASTERLY 135 FEET OF LOTS 46 AND 47 OF TRACT 7922, IN THE CITY OF LOS ANGELES, COUNTY OF LOAN ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDER IN BOOK 116, PAGES 25 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY

MORTGAGES/LIENS

Type of Instrument DEED OF TRUST

Trustor/Mortgagor: CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ, A SINGLE WOMAN AS JOINT TENANTS

INTUITIVE REAL ESTATE SOLUTIONS
5711 W. SLAUSON AVE., SUITE 170
CULVER CITY, CA 90230
Phone 310-649-2020 310-649-0030 Fax

Work Order No. T10611

SCHEDULE B (Continued)

Lender/Beneficiary: MERS AS NOMINEE FOR NBGI, INC., A CALIFORNIA CORPORATION
Trustee: LANDAMERICA LAWYERS TITLE

Instrument: 2006 / 1730028

Book/Page: N/A

Amount: \$400,000.00

Open Ended: NO

Dated: 07/17/2006

Recorded: 08/04/2006

Maturity Date: 08/01/2036

MAILING ADDRESS: NBGI, INC., A CALIFORNIA CORPORATION,
3330 CAHUENGA BLVD., 2ND FLOOR, LOS ANGELES, CALIFORNIA 90068.

MAILING ADDRESS: NBGI, INC., A CALIFORNIA CORPORATION,
3330 CAHUENGA BLVD., 2ND FLOOR, LOS ANGELES, CALIFORNIA 90068.

MAILING ADDRESS: LANDAMERICA LAWYERS TITLE,
251 S. LAKE AVENUE 4TH FLOOR, PASADENA, CALIFORNIA 91101.

MAILING ADDRESS: "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
P.O. BOX 2026, FLINT, MI 48201-2026

SAID DEED OF TRUST IS SUBJECT TO A CORPORATE ASSIGNMENT OF DEED OF TRUST, FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (ASSIGNOR) TO THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA14, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA14 (ASSIGNEE), DATED 07/22/2011, RECORDED 07/26/2011 AS INSTRUMENT NO. 20110997365.

MAILING ADDRESS: DANILO CUENCA,
450 E. BOUNDARY ST., CHAPIN, SC 29036

MAILING ADDRESS: CORELOGIC 450 E. BOUNDARY ST., ATTN: RELEASE DEPT,
CHAPIN, SC 29036

MAILING ADDRESS: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.,
3330 CAHUENGA BLVD., 2ND FLOOR, LOS ANGELES, CALIFORNIA 90068.

ADDITIONAL MAILING ADDRESS: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2006-OA14, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA14, 101 BARCLAY ST -4W, NEW YORK, NY 10286

RECORDING REQUESTED BY:
Fidelity National Title Company
Escrow No. 76195-CV
Title Order No. 02382922-83

When Recorded Mail Document
and Tax Statement To:
Mr. Clemente De La Cruz
13574 Gridley Street
San Fernando, CA 91340

06 1359061

APN: 2513-017-031

GRANT DEED

SPACE ABOVE THIS LINE FOR RECORDER'S USE

The undersigned grantor(s) declare(s)

Documentary transfer tax is \$ 0 City Transfer Tax is \$

[] 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 San Fernando

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Clemente De La Cruz, a single man and Carolina Gomez, a single woman, who acquired title as Clemente De La Cruz and Carolina Gomez, Husband and Wife as Joint Tenants

hereby GRANT(S) to Clemente De La Cruz, a single man and Carolina Gomez, a single woman as joint tenants

the following described real property in the City of San Fernando,

County of Los Angeles, State of California:

SEE EXHIBIT ONE ATTACHED HERETO AND MADE A PART HEREOF

"This conveyance changes the manner in which title is held, grantor and grantee remain the same and continue to hold the same proportionate interest, R & T 11911"

DATED: June 8, 2006

State of California

County of Los Angeles

On 6/15/06 before me,

MATTHEW JAMES VERBOYS, Notary Public
(here insert name and title of the officer)

personally appeared CLEMENTE DE LA CRUZ
AND CAROLINA GOMEZ

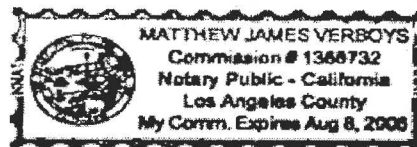
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s), on the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

WITNESS my hand and official seal.

Signature [Signature] (Seal)

C. Gomez
Clemente De La Cruz

Carolina Gomez
Carolina Gomez



ACCOMODATION

This Document delivered to Recorder
as an accommodation only at the
express request of the parties hereto.
It has not been examined as to
its effect of validity.

MAIL TAX STATEMENTS AS DIRECTED ABOVE

FD-213 (Rev 7/96)
(grant(f.wpd)(01-06)

GRANT DEED

LAWYERS TITLE

Recording Requested By
NBGI, INC., A CALIFORNIA CORPORATION
3330 CAHUENGA BLVD., 2ND FLOOR
LOS ANGELES, CALIFORNIA 90068

And After Recording Return To:
NBGI, INC., A CALIFORNIA CORPORATION
3330 CAHUENGA BLVD., 2ND FLOOR
LOS ANGELES, CALIFORNIA 90068

06 1730028

2382922 G3

[Space Above This Line For Recording Data]
Loan Number: 0000805384

DEED OF TRUST

MIN: 1001469-0000805384-9

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 JULY 17, 2006, together with all Riders to this document.

(B) "Borrower" is CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ, A SINGLE WOMAN AS JOINT TENANTS

Borrower is the trustor under this Security Instrument

(C) "Lender" is NBGI, INC., A CALIFORNIA CORPORATION

Lender is a organized
and existing under the laws of CALIFORNIA
Lender's address is 3330 CAHUENGA BLVD., 2ND FLOOR, LOS ANGELES,
CALIFORNIA 90068

(D) "Trustee" is LANDAMERICA LAWYERS TITLE 251 S. LAKE AVENUE 4TH
FLOOR, PASADENA, CALIFORNIA 91101

(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 JULY 17, 2006
The Note states that Borrower owes Lender FOUR HUNDRED THOUSAND AND 00/100
Dollars (U.S \$ 400,000.00) plus interest

Borrower Initials: Cg Cd

CALIFORNIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS
Form 3005 01/01 Page 1 of 14

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www.docmagic.com

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Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2036

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

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

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

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

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

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

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

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

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (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 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

Borrower Initials _____

Cg a d

CALIFORNIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS
Form 3005 01/01

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www.docmagic.com

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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 LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N. : 2S13-017-031

which currently has the address of 13574 GRIDLEY STREET
[Street]

cg c 2 SAN FERNANDO, California 91316 ("Property Address")
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property All replacements and additions shall also be covered by this Security Instrument All of the foregoing is referred to in this Security Instrument as the "Property " Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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

Borrower Initials

cg c 2
CALIFORNIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS
Form 3005 01/01 Page 3 of 14

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www.docmagic.com

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

c.d.
[Signature] (Seal)
CLEMENTE DE LA CRUZ -Borrower

Carolina Gomez (Seal)
CAROLINA GOMEZ -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness

Witness

06 1730028

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State of California)

County of LOS ANGELES) ss

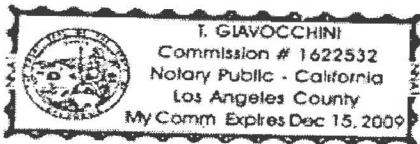
On JULY 17, 2006

before me, T. G. GIOVOCCHINI Notary Public

personally appeared CLEMENTE DE LA CRUZ, CAROLINA GOMEZ

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



NOTARY SEAL

NOTARY SIGNATURE

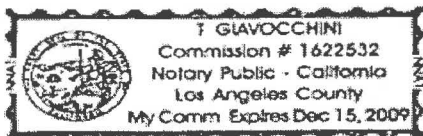
T. GIOVOCCHINI
(Typed Name of Notary)

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CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Los AngelesOn 07-18-06 before me, T. GIAVOCCHINI, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")personally appeared CLEMENTE DE LA CRUZ
Name(s) of Signer(s)☐ 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.

Place Notary Seal Above

Signature of Notary Public
OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document

Description of Attached DocumentTitle or Type of Document: DEED of TRUSTDocument Date: JULY 17, 2006 Number of Pages: 14

Signer(s) Other Than Named Above _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing _____



Signer's Name: _____

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer Is Representing _____

**06 1730028**

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MIN: 1001469-0000805384-9
Doc ID#:

Loan Number: 0000805384

ADJUSTABLE RATE RIDER
(MTA-Twelve Month Average Index - Payment Caps)

THIS ADJUSTABLE RATE RIDER is made this 17th day of JULY 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to NBGI, INC., A CALIFORNIA CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at

Cg 13574 GRIDLEY STREET, SAN FERNANDO, CALIFORNIA 91316
[Property Address]

91340

THE NOTE CONTAINS PROVISIONS THAT WILL CHANGE THE INTEREST RATE AND THE MONTHLY PAYMENT. THERE MAY BE A LIMIT ON THE AMOUNT THAT THE MONTHLY PAYMENT CAN INCREASE OR DECREASE. THE PRINCIPAL AMOUNT TO REPAY COULD BE GREATER THAN THE AMOUNT ORIGINALLY BORROWED, BUT NOT MORE THAN THE MAXIMUM LIMIT STATED IN THE NOTE.

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agrees as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for changes in the interest rate and the monthly payments, as follows.

2. INTEREST

(A) Interest Rate

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 2.000 %. The interest rate I will pay may change.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 7(B) of the Note

(B) Interest Rate Change Dates

The interest rate I will pay may change on the 1st day of SEPTEMBER 2006, and on that day every month thereafter. Each date on which my interest rate could change is called an "Interest Rate Change Date." The new rate of interest will become effective on each Interest Rate Change Date. The interest rate may change monthly, but the monthly payment is recalculated in accordance with Section 3.

Borrower Initials: _____

Cg C d

PayOption MTA ARM Rider
FE-5315 (0511)

Page 1 of 5

06 1730028

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If Lender exercises the option to require immediate payment in full, 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.

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

C. Gomez
CLEMENTE DE LA CRUZ -Borrower

Carolina Gomez
CAROLINA GOMEZ -Borrower

-Borrower

-Borrower

PayOption MTA ARM Rider
FE-5315 (0511)

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Recording Requested By:
Bank of America
Prepared By: Danilo Cuenca
450 E. Boundary St.
Chapin, SC 29036
888-603-9011
When recorded mail to:
CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036



DocID# 17313013665612358

Property Address:
13574 Gridley St
San Fernando, CA 91340-1034

CAG-ADT 14285819

7/22/2011

This space for Recorder's use

MIN #: 1001469-0000805384-9

MERS Phone #: 888-679-6377

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 3300 S.W. 34th Avenue, Suite 101 Ocala, FL 34474 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA14, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA14 whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender: NBGI, INC., A CALIFORNIA CORPORATION
Original Borrower(s): CLEMENTE DE LA CRUZ, A SINGLE MAN AND CAROLINA GOMEZ, A SINGLE WOMAN AS JOINT TENANTS
Original Trustee: LANDAMERICA LAWYERS TITLE
Date of Deed of Trust: 7/17/2006
Original Loan Amount: \$400,000.00

Recorded in Los Angeles County, CA on: 8/4/2006, book N/A, page N/A and instrument number 06 1730028

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on

7/22/11

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

By: Alice Rowe

Alice Rowe, Assistant Secretary

RECORDER MEMO: This COPY is NOT an OFFICIAL RECORD.

State of California
County of Ventura

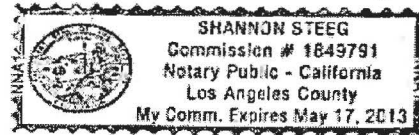
On 7-22-11 before me, Shannon Steeg, Notary Public, personally appeared Alice Rowe, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Notary Public:

My Commission Expires:



(Seal)

Attached; A Sign. of Deed of Trust
Borrower(s); Clemente De La
Cruz and Carolina Gomez

EXHIBIT B

ASSIGNED INSPECTOR: JOHN HAMILTON
JOB ADDRESS: 13574 WEST GRIDLEY STREET, LOS ANGELES, CA
ASSESSORS PARCEL NO. (APN): 2513-017-031

Date: January 6, 2015

Last Full Title: 07/25/2014
Last Update to Title:

LIST OF OWNERS AND INTERESTED PARTIES

- | | | |
|-----|--|------------------------------|
| 1). | CLEMENTE DE LA CRUZ AND CAROLINA GOMEZ
13574 GRIDLEY STREET
SAN FERNANDO, CA. 91340-1034 | CAPACITY: OWNERS |
| 2). | NGBI, INC.
3330 CAHUENGA BLVD., 2 ND FLOOR
LOS ANGELES, CA. 90068 | CAPACITY: INTERESTED PARTIES |
| 3). | LANDAMERICA LAWYERS TITLE
251 SOUTH LAKE AVENUE, 4 TH FLOOR
PASADENA, CA. 91101 | CAPACITY: INTERESTED PARTIES |
| 4). | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
FLINT, MI. 48201-2026 | CAPACITY: INTERESTED PARTIES |
| 5). | DANILO CUENCA
450 EAST BOUNDARY STREET
CHAPIN, SC. 29036 | CAPACITY: INTERESTED PARTY |
| 6). | CORELOGIC
ATTN: RELEASE DEPARTMENT
450 EAST BOUNDARY STREET
CHAPIN, SC. 29036 | CAPACITY: INTERESTED PARTIES |

7). MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
3330 CAHUENGA BLVD., 2ND FLOOR
LOS ANGELES, CA. 90068 CAPACITY: INTERESTED PARTIES

8). THE BANK OF NEW YORK MELLON FKA
AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWALT, INC.
ALTERNATIVE LOAN TRUST 2006-OA14
MORTGAGE PASS THROUGH CERTIFICATES SERIES 2006-OA14
101 BARCLAY STREET, -4W
NEW YORK, NY. 10286 CAPACITY: INTERESTED PARTIES

Property Detail Report

For Property Located At :
13574 GRIDLEY ST, SAN FERNANDO, CA 91340-1034



Owner Information

Owner Name: **DE LA CRUZ CLEMENTE/GOMEZ CAROLINA**
 Mailing Address: **13574 GRIDLEY ST, SAN FERNANDO CA 91340-1034 C079**
 Vesting Codes: **// JT**

Location Information

Legal Description: **TRACT # 7922 SW 75 FT OF NE 135 FT OF LOT 46 MEASURED ON SE LINE OF SD LOT AND NW 50 FT OF SW 75 FT OF NE 135 FT OF LOT 47**
 County: **LOS ANGELES, CA** APN: **2513-017-031**
 Census Tract / Block: **1061.14 / 1** Alternate APN:
 Township-Range-Sect: Subdivision: **7922**
 Legal Book/Page: **116-25** Map Reference: **2-F4 / 482-C5**
 Legal Lot: **47** Tract #: **7922**
 Legal Block: School District: **LOS ANGELES**
 Market Area: **SYL** School District Name:
 Neighbor Code: Munic/Township:

Owner Transfer Information

Recording/Sale Date: **06/21/2006 / 06/08/2006** Deed Type: **GRANT DEED**
 Sale Price:
 Document #: **1359061** 1st Mtg Document #:

Last Market Sale Information

Recording/Sale Date: **05/16/1995 /** 1st Mtg Amount/Type: **/**
 Sale Price: 1st Mtg Int. Rate/Type: **/**
 Sale Type: 1st Mtg Document #: **/**
 Document #: **783654** 2nd Mtg Amount/Type: **/**
 Deed Type: **JOINT TENANCY DEED** 2nd Mtg Int. Rate/Type: **/**
 Transfer Document #: Price Per SqFt:
 New Construction: Multi/Split Sale:
 Title Company:
 Lender:
 Seller Name: **FAJARDO THOMAS & MARIA**

Prior Sale Information

Prior Rec/Sale Date: **01/19/1993 /** Prior Lender: **PROMAX MTG**
 Prior Sale Price: **\$117,000** Prior 1st Mtg Amt/Type: **\$117,008 / FHA**
 Prior Doc Number: **107379** Prior 1st Mtg Rate/Type: **/ FIX**
 Prior Deed Type: **GRANT DEED**

Property Characteristics

Gross Area:		Parking Type:	DETACHED GARAGE	Construction:	FRAME
Living Area: 696		Garage Area:		Heat Type:	HEATED
Tot Adj Area:		Garage Capacity:		Exterior wall:	STUCCO
Above Grade:		Parking Spaces: 1		Porch Type:	
Total Rooms: 3		Basement Area:		Patio Type:	
Bedrooms: 1		Finish Bsmnt Area:		Pool:	
Bath(F/H): 1 /		Basement Type:		Air Cond:	
Year Built / Eff: 1947 / 1947		Roof Type:		Style:	CONVENTIONAL
Fireplace: /		Foundation: SLAB		Quality:	FAIR
# of Stories: 1.00		Roof Material: COMPOSITION SHINGLE		Condition:	FAIR
Other Improvements: FENCE					

Site Information

Zoning: LAR1	Acres: 0.26	County Use:	SINGLE FAMILY RESID (0100)
Lot Area: 11,273	Lot Width/Depth: 75 x 100	State Use:	
Land Use: SFR	Res/Comm Units: /	Water Type:	PUBLIC
Site Influence:		Sewer Type:	TYPE UNKNOWN

Tax Information

Total Value: \$149,043	Assessed Year: 2014	Property Tax: \$2,030.76
Land Value: \$68,949	Improved %: 54%	Tax Area: 16
Improvement Value: \$80,094	Tax Year: 2014	Tax Exemption:
Total Taxable Value: \$149,043		

Comparable Summary

For Property Located At



CoreLogic

RealQuest Professional

13574 GRIDLEY ST, SAN FERNANDO, CA 91340-1034**1 Comparable(s) found.** (Click on the address to view more property information)

➤ View Report

➤ Configure Display Fields

➤ Modify Comparable Search Criteria

Summary Statistics For Selected Properties: 1

	Subject Property	Low	High	Average
Sale Price	\$0	\$325,000	\$325,000	\$325,000
Bldg/Living Area	696	714	714	714
Price/Sqft	\$0.00	\$455.18	\$455.18	\$455.18
Year Built	1947	1954	1954	1954
Lot Area	11,273	6,315	6,315	6,315
Bedrooms	1	2	2	2
Bathrooms/Restrooms	1	1	1	1
Stories	1.00	1.00	1.00	1.00
Total Value	\$149,043	\$221,125	\$221,125	\$221,125
Distance From Subject	0.00	0.21	0.21	0.21

* = user supplied for search only

<input checked="" type="checkbox"/>	# F	Address	Sale Price	Yr Blt	Bed	Baths/Restrooms(Full)	Last Recording	Bld/Liv	Lot Area	Dist
Subject Property										
		13574 GRIDLEY ST		1947	1	1	05/16/1995	696	11,273	0.0
Comparables										
<input checked="" type="checkbox"/>	1	12730 ADELPHIA AVE	\$325,000	1954	2	1	09/19/2014	714	6,315	0.21

Comparable Sales Report

For Property Located At



CoreLogic

RealQuest Professional

13574 GRIDLEY ST, SAN FERNANDO, CA 91340-1034**1 Comparable(s) Selected.**

Report Date: 12/31/2014

Summary Statistics:

	Subject	Low	High	Average
Sale Price	\$0	\$325,000	\$325,000	\$325,000
Bldg/Living Area	696	714	714	714
Price/Sqft	\$0.00	\$455.18	\$455.18	\$455.18
Year Built	1947	1954	1954	1954
Lot Area	11,273	6,315	6,315	6,315
Bedrooms	1	2	2	2
Bathrooms/Restrooms	1	1	1	1
Stories	1.00	1.00	1.00	1.00
Total Value	\$149,043	\$221,125	\$221,125	\$221,125
Distance From Subject	0.00	0.21	0.21	0.21

*= user supplied for search only

Comp #:	1	Distance From Subject:		0.21 (miles)	
Address:	12730 ADELPHIA AVE, SAN FERNANDO, CA 91340-1114				
Owner Name:	TOVAR EDUARDO & MARTHA L				
Seller Name:	RODRIGUEZ MICHAEL P				
APN:	2513-011-033	Map Reference:	2-F4 / 482-C5	Living Area:	714
County:	LOS ANGELES, CA	Census Tract:	1061.14	Total Rooms:	4
Subdivision:	7922	Zoning:	LAR1	Bedrooms:	2
Rec Date:	09/19/2014	Prior Rec Date:	02/19/2010	Bath(F/H):	1 /
Sale Date:	08/07/2014	Prior Sale Date:	02/09/2010	Yr Built/Eff:	1954 / 1954
Sale Price:	\$325,000	Prior Sale Price:	\$210,000	Air Cond:	CENTRAL
Sale Type:	FULL	Prior Sale Type:	FULL	Style:	CONVENTIONAL
Document #:	994099	Acres:	0.14	Fireplace:	Y / 1
1st Mtg Amt:	\$292,500	Lot Area:	6,315	Pool:	
Total Value:	\$221,125	# of Stories:	1.00	Roof Mat:	GRAVEL & ROCK
Land Use:	SFR	Park Area/Cap#:	/ 1	Parking:	PARKING AVAIL

EXHIBIT D

ASSIGNED INSPECTOR: **JOHN HAMILTON**

Date: **January 6, 2015**

JOB ADDRESS: **13574 WEST GRIDLEY STREET, LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **2513-017-031**

CASE#: **405530**

ORDER NO: **A-2703266**

EFFECTIVE DATE OF ORDER TO COMPLY: **February 14, 2011**

COMPLIANCE EXPECTED DATE: **March 16, 2011**

DATE COMPLIANCE OBTAINED: **June 11, 2011**

.....

LIST OF IDENTIFIED CODE VIOLATIONS **(ORDER TO COMPLY)**

VIOLATIONS:

SEE ATTACHED ORDER # A-2703266

1010503201134599

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

MARSHA L. BROWN
PRESIDENT
VAN AMBATIELOS
VICE-PRESIDENT
VICTOR H. CUEVAS
HELENA JUBANY
ELENORE A. WILLIAMS

CITY OF LOS ANGELES
CALIFORNIA



ANTONIO R. VILLARAIGOSA
MAYOR

DEPARTMENT OF
BUILDING AND SAFETY
201 NORTH FIGUEROA STREET
LOS ANGELES, CA 90012

ROBERT R. "Bud" OVROM
GENERAL MANAGER
RAYMOND S. CHAN, C.E., S.E.
EXECUTIVE OFFICER

ORDER TO COMPLY AND NOTICE OF FEE

DE LA CRUZ, CLEMENTE
13574 GRIDLEY ST
SAN FERNANDO, CA 91340

CASE #: 405530

ORDER #: A-2703266

EFFECTIVE DATE: February 14, 2011

FEB 10 2011

COMPLIANCE DATE: March 16, 2011

On _____ the

undersigned mail of notice by
regular mail, postage prepaid, to
the addressee as shown on the last
equalized assessment roll.

OWNER OF

SITE ADDRESS: 13574 W GRIDLEY ST

ASSESSORS PARCEL NO.: 2513-017-031

ZONE: R1; One-Family Zone

Signature

An inspection has revealed that the property (Site Address) listed above is in violation of the Los Angeles Municipal Code (L.A.M.C.) sections listed below. You are hereby ordered to correct the violation(s) and contact the inspector listed in the signature block at the end of this document for a compliance inspection by the compliance date listed above.

FURTHER, YOU ARE ORDERED TO PAY THE CODE VIOLATION INSPECTION FEE (C.V.I.F) OF \$ 336.00 WHICH WILL BE BILLED TO YOU SEPARATELY. Section 98.0421 L.A.M.C.

NOTE: FAILURE TO PAY THE C.V.I.F. WITHIN 30 DAYS OF THE INVOICE DATE OF THE BILL NOTED ABOVE WILL RESULT IN A LATE CHARGE OF TWO (2) TIMES THE C.V.I.F. PLUS A 50 PERCENT COLLECTION FEE FOR A TOTAL OF \$1,176.00.

Any person who fails to pay the fee, late charge and collection fee, shall also pay interest. Interest shall be calculated at the rate of one percent per month.

The inspection has revealed that the property is in violation of the Los Angeles Municipal Code as follows:

VIOLATION(S):

1. The second floor on the first story dwelling has been constructed without the required permits and approvals.

You are therefore ordered to:

- 1) Demolish and remove all construction work performed without the required permit(s).
- 2) Restore the existing structure(s) to its originally approved condition.

OR

- 3) Submit plans, obtain the required permits and make the structure(s) comply with all requirements of the L.A.M.C.

Code Section(s) in Violation: 91.8105, 91.106.1.1, 91.106.1.2, 91.108.4, 91.106.3.2, 91.103.1, 93.0104, 94.103.1.1, 95.112.1, 12.21A.1.(a) of the L.A.M.C.

NON-COMPLIANCE FEE WARNING:

In addition to the C.V.I.F. noted above, a proposed noncompliance fee in the amount of \$550.00 may be imposed for failure to comply with the order within 15 days after the compliance date specified in the order or unless an appeal or request for slight modification is filed within 15 days of the compliance date.

If an appeal or request for slight modification is not filed within 15 days of the compliance date or extensions granted therefrom, the determination of the department to impose and collect a non-compliance fee shall be final. Section 98.0411 L.A.M.C.



CODE ENFORCEMENT BUREAU
For routine City business and non-emergency services: Call 3-1-1
www.ladhs.org

6-1-11

NOTE: FAILURE TO PAY THE NON-COMPLIANCE FEE WITHIN 30 DAYS AFTER THE DATE OF MAILING THE INVOICE, MAY RESULT IN A LATE CHARGE OF TWO (2) TIMES THE NON-COMPLIANCE FEE PLUS A 50 PERCENT COLLECTION FEE FOR A TOTAL OF \$1,925.00.

Any person who fails to pay the non-compliance fee, late charge and collection fee shall also pay interest. Interest shall be calculated at the rate of one percent per month.

PENALTY WARNING:

Any person who violates or causes or permits another person to violate any provision of the Los Angeles Municipal Code (L.A.M.C.) is guilty of a misdemeanor which is punishable by a fine of not more than \$1000.00 and/or six (6) months imprisonment for each violation. Section 11.00 (m) L.A.M.C.

INVESTIGATION FEE REQUIRED:

Whenever any work has been commenced without authorization by a permit or application for inspection, and which violates provisions of Articles 1 through 8 of Chapter IX of the Los Angeles Municipal Code (L.A.M.C.), and if no order has been issued by the department or a court of law requiring said work to proceed, a special investigation fee which shall be double the amount charged for an application for inspection, license or permit fee, but not less than \$400.00, shall be collected on each permit, license or application for inspection. Section 98.0402 (a) L.A.M.C.

APPEAL PROCEDURES:

There is an appeal procedure established in this city whereby the Department of Building and Safety and the Board of Building and Safety Commissioners have the authority to hear and determine error or abuse of discretion, or requests for slight modification of the requirements contained in this order when appropriate fees have been paid. Section 98.0403.1 and 98.0403.2 L.A.M.C.

If you have any questions or require any additional information please feel free to contact me at (818)374-9856.

Office hours are 7:00 a.m. to 3:30 p.m. Monday through Thursday.

Inspector:



Date: February 09, 2011

JOHN HAMILTON
14410 SYLVAN STREET SUITE 105
VAN NUYS, CA 91401
(818)374-9856


REVIEWED BY