

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

VAN AMBATIELOS
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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

March 10, 2015

Council District: # 7

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

JOB ADDRESS: **12465 WEST CLARETTA STREET, LOS ANGELES, CA**
ASSESSORS PARCEL NO. (APN): **2532-029-011**

On January 12, 2013 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: **12465 West Claretta 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.

Following the Department's investigation an order or orders to comply were issued to the property owner and all interested parties. Pursuant to Section 98.0411(a) the order warned that "a proposed noncompliance fee 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 slight modification is filed within 15 days after the compliance date." The owners failed to comply within the time prescribed by ordinance.

In addition, pursuant to Section 98.0421, the property owner was issued an order December 13, 2012 to pay a code violation inspection fee after violations were identified and verified upon inspection. The non-compliance and code violation inspection fees imposed by the Department are as follows:

<u>Description</u>	<u>Amount</u>
Non-Compliance Code Enforcement fee	550.00
Late Charge/Collection fee (250%)	2,215.00
Code Violation Investigation fee	336.00
System Development Surcharge	20.16
System Development Surcharge late fee	50.40
Accumulated Interest (1%/month)	732.18
Title Report fee	42.00
Grand Total	\$ 3,945.74

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 **\$3,945.74** 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 **\$3,945.74** 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 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. T10563
Dated as of: 07/16/2014

Prepared for: City of Los Angeles

SCHEDULE A (Reported Property Information)

APN#: 2532-029-011

Property Address: 12465 W CLARETTA ST ✓ City: Los Angeles County: Los Angeles

VESTING INFORMATION

Type of Instrument INTERSPOUSAL TRANSFER GRANT DEED

Grantor: ANTHONY U. MITCHELL, SPOUSE OF THE GRANTEE HEREIN

Grantee: EUNITA L. MITCHELL, A MARRIED WOMAN WHO ACQUIRED TITLE AS EUNITA L. GREEN, AN UNMARRIED WOMAN

Instrument: 03/1934823

Book/Page:

Dated: 06/23/2003

Recorded: 07/08/2003

MAILING ADDRESS: EUNITA L. MITCHELL
12465 CLARETTA STREET PACOIMA, CA 91331

SCHEDULE B

LEGAL DESCRIPTION

LOT 18 OF TRACT NO.23161, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 645 PAGE(S) 95 TO 97 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

MORTGAGES/LIENS

Type of Instrument DEED OF TRUST

Trustor/Mortgagor: EUNITA L. MITCHELL, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY

Lender/Beneficiary: MERS AS NOMINEE FOR WJ CAPITAL CORP

Trustee: WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION

Instrument: 03/1934824

Book/Page: N/A

Amount: \$228,000

Open Ended: NO

Dated: 06/19/2003

Recorded: 07/28/2003

Maturity Date: 07/01/2033

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. T10563

SCHEDULE B (Continued)

MAILING ADDRESS: WMC MORTGAGE CORP.

6320 CANOGA AVENUE, TR-790 #720 WOODLAND HILLS, CA 91367

ADDITIONAL MAILING ADDRESS: SHERVIN PERERA WJ CAPITAL CORP,
1761 E. GARRY AVENUE, 200 SANTA ANA, CA 92705

MAILING ADDRESS: "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC,
P.O. BOX 2026, FLINT, MI 48501-2026

SAID MORTGAGE IS SUBJECT TO A CORPORATE ASSIGNMENT OF MORTGAGE,
FROM WJ CAPITAL CORPORATION A CALIFORNIA CORPORATION (ASSIGNOR) TO
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS). (ASSIGNEE),
DATED 06/23/2003, RECORDED 03/17/2004 AS INSTRUMENT NO. 04/0638048.

MAILING ADDRESS: WMC MORTGAGE CORP.

6320 CANOGA AVENUE, TR-790 #720 WOODLAND HILLS, CA 91367

SAID MORTGAGE IS SUBJECT TO A CORPORATE ASSIGNMENT OF MORTGAGE,
FROM WJ CAPITAL CORP. (ASSIGNOR) TO WMC MORTGAGE CORP. (ASSIGNEE),
DATED 06/19/2003, RECORDED 03/17/2004 AS INSTRUMENT NO. 04/0638049.

MAILING ADDRESS: WMC MORTGAGE CORP. ATTN: (CORRESPONDENT)
6320 CANOGA AVENUE, TR-790 #720 WOODLAND HILLS, CA 91367

MAILING ADDRESS: WJ CAPITAL CORP,
1761 E. GARRY AVENUE, 200 SANTA ANA CA 92705

Type of Instrument MISCELLANEOUS

Comments: NOTICE OF PENDING LIEN, DATED 06/05/2013, RECORDED 06/14/2013 AS
INSTRUMENT NO. 20130892548.

MAILING ADDRESS: DEPARTMENT OF BUILDING AND SAFETY FINANCIAL SERVICES DIVISION
201 N. FIGUEROA ST., 9TH FLOOR LOS ANGELES, CA 90012

MAILING ADDRESS: MITHCELL EUNITA L,
12465 CLARETTA ST PACOIMA CA, 91331

7/18/03

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RECORDING REQUESTED BY:
Fidelity National Title Company

03 1934823

AND WHEN RECORDED MAIL TO:

Anthony U. Mitchell
12465 Claretta Street
Pacoima, CA 91331

THIS SPACE FOR RECORDER'S USE ONLY:

Title Order No.: 19240511

Escrow No.: 230560-GG

INTERSPOUSAL TRANSFER GRANT DEED

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

DOCUMENTARY TRANSFER TAX is \$NONE

- ☒ computed on full value of property conveyed, or
☐ computed on full value less value of liens or encumbrances remaining at time of sale.
☒ is exempt from imposition of the Documentary Transfer Tax pursuant to Revenue and Taxation Code Section 11927(a), on transferring community, quasi-community, or quasi-marital property, assets between spouses pursuant to a judgment, and order, or a written agreement between spouses in contemplation of any such judgment or order.
☒ A creation, transfer, or termination, solely between spouses, of any co-owner's interest.

Signature of Declarant **UNDERSIGNED GRANTOR**

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

Anthony U. Mitchell, Spouse of the Grantee herein

"THIS IS A BONAFIDE GIFT AND
THE GRANTOR RECEIVED NOTHING
IN RETURN, R & T 11911"

hereby GRANT(s) to:

Eunita L. Mitchell, a Married Woman who acquired title as Eunita L. Green, an Unmarried Woman

the real property in the City of Los Angeles, County of Los Angeles, State of California, described as:
LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A" AND MADE A PART HEREOF
Also Known as: 12465 Claretta Street, Pacoima, CA 91331
A.P. # 2532-029-011

DATED June 23, 2003

STATE OF CALIFORNIA

COUNTY OF

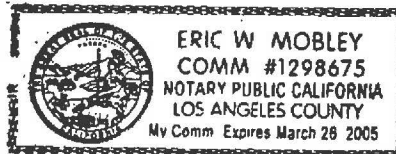
On

Before me,

A Notary Public In and for said State, personally appeared

Anthony U. Mitchell
Anthony U. Mitchell

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

(This area for official notarial seal)

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

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FIDELITY-VAN NUYS

After Recording Return To:
WMC MORTGAGE CORP.

6320 CANOGA AVENUE, TR-790
#720
WOODLAND HILLS, CA 91367
Prepared By:
SHERVIN PERERA
WJ CAPITAL CORP

1761 E. GARRY AVENUE, 200
SANTA ANA, CA 92705

19240511-5

SERV #: 110560640-2

[Space Above This Line For Recording Data]

DEED OF TRUST

MITCHELL
LOAN #: 10560640
MIN: 100136300105606403
PIN #: 2532-029-011

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 JUNE 19, 2003 together with all Riders to this document.

(B) "Borrower" is EUNITA L. MITCHELL, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY

Borrower is the trustor under this Security Instrument.

(C) "Lender" is WJ CAPITAL CORP

Lender is a CORPORATION
CALIFORNIA
SANTA ANA, CA 92705

organized and existing under the laws of
. Lender's address is 1761 E. GARRY AVENUE, 200

(D) "Trustee" is WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION

(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 JUNE 19, 2003

The Note states that Borrower owes Lender

TWO HUNDRED TWENTY-EIGHT THOUSAND AND 00/100

Dollars (U.S. \$ 228,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 1, 2033

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

CALIFORNIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
DOCUKCA1
DOCUKCA1.VTX 12/18/2002

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

(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 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 :

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AND KNOWN AS EXHIBIT A.

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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.

Eunita L. Mitchell 06/26/03
- BORROWER - EUNITA L MITCHELL - DATE -

CALIFORNIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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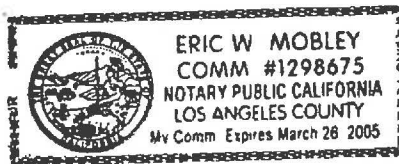
[Space Below This Line for Acknowledgment]

State of California County of Los Angeles
 On 6/26/2003, before me, Eric W. Mobley
 personally appeared Erin L. Mitchell

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 Public



CALIFORNIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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ADJUSTABLE RATE RIDER

SERV #: 110560640-2

(LIBOR Index - Rate Caps)

LOAN #: 10560640

MIN: 100136300105606403

THIS ADJUSTABLE RATE RIDER is made this 19TH day of JUNE, 2003 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to WJ CAPITAL CORP

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
12465 CLARETTA STREET, PACOIMA, CA 91331

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

DURING THE FIRST FIVE (5) YEARS, INTEREST ONLY PAYMENTS WILL BE REQUIRED TO BE MADE. THIS MEANS THAT THE REGULAR MONTHLY PAYMENT WILL NOT REDUCE THE AMOUNT I OWE DURING THE FIRST FIVE (5) YEARS OF MY LOAN. YOUR INTEREST RATE MAY CHANGE DURING THE 'INTEREST ONLY PERIOD' EVERY 6 MONTHS BEGINNING AFTER THE FIRST CHANGE DATE AS DESCRIBED IN SECTION 4 OF THE NOTE.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.850 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of JULY, 2005 and on that day every 6 month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND FIVE-EIGHTHS percentage point(s) (6.625 %) to the Current Index for such Change Date. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D), this rounded amount will be my new interest rate until the next Change Date.

During the first FIVE (5) years after loan closing ("interest-only period"), the Note Holder will determine the amount of the monthly payment that would be sufficient to pay accrued interest only on the unpaid principal balance. This will be the amount of my monthly

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payment until the earlier of the next Change Date or the end of the "interest-only period" unless I make a voluntary prepayment of principal during such period. If I make a voluntary prepayment of principal during the "interest-only period," my payment amount for subsequent payments during the "interest-only period" will be reduced to the amount necessary to pay interest at the then current interest rate on the remaining unpaid principal balance.

At the end of the "interest-only period" and on each Change Date thereafter, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay in full the unpaid principal that I will owe at that Change Date in substantially equal monthly payments over the remaining term of the Note. The result of this calculation will be the new amount of my monthly payment. After the end of the "interest-only period," my payment amount will not be adjusted due to voluntary principal payments until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.850 % or less than 7.850 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1%) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 14.350 % or less than 7.850 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

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 a 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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

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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.

Eunita L. Mitchell 06/26/03
- BORROWER - EUNITA L MITCHELL - DATE -

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ARBITRATION RIDER

INCORPORATION BY REFERENCE OF AGREEMENT FOR ARBITRATION OF DISPUTES

SERV #: 110560640-2

LOAN #: 10560640

This Rider is made this 19TH day of JUNE, 2003, and is incorporated into and shall be deemed to amend and supplement the Security Instrument of the same date given by the undersigned (the "Borrower") to WJ CAPITAL CORP

(the "Lender") covering the property described in the Security Instrument and located at:

12465 CLARETTA STREET, PACOIMA, CA 91331

[Property Address]

To the extent that the provisions of this Arbitration Rider – Incorporation By Reference of Agreement for Arbitration of Disputes (the "Rider") are inconsistent with the provisions of the Security Instrument and/or the related Note, the provisions of this Rider shall prevail over and shall supercede any such inconsistent provisions of the Security Instrument and/or the related Note.

WMC Arbitration Rider

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By this reference, the parties to this Security Instrument incorporate as if set forth herein in full the Agreement for the Arbitration of Disputes, executed in conjunction with the Security Instrument and related Note.

Eunita L Mitchell 06/26/03
- BORROWER - EUNITA L MITCHELL - DATE -

WMC Arbitration Rider

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Recording Requested By/Return To
WMC MORTGAGE CORP.
6320 CANOGA AVENUE, TR-790 #720
WOODLAND HILLS CA 91367
ATTN: (CORRESPONDENT)

ASSIGNMENT OF DEED OF TRUST

Serv #: 1105606402

Loan #: 10560640-8

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is
1761 E. GARRY AVENUE, 200 SANTA ANA CA 92705

, does hereby grant, sell, assign, transfer and convey, unto
Mortgage Electronic Registration Systems, Inc (MERS), its successors and assigns, a corporation organized and
existing under the laws of Delaware (herein "Assignee"), whose address is P O Box 2026, Flint, Michigan, 48501-
2026, a certain Deed of Trust, dated June 19, 2003, made and executed by
EUNITA L. MITCHELL, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY

to WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION
Trustee, upon the following described property situated in LOS ANGELES
County, State of CALIFORNIA
LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AND KNOWN AS
EXHIBIT A.

*Recorded on 7-8-03
Inst 031934824*

MIN 100136300105606403
DocuTech Form 5206 (CA)
DOCUN11
DOCUN11 VTX 10/21/2002

MERS Phone 1-888-679-6377

Rev 10/02

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1105606402

10560640

Such Deed of Trust having been given to secure payment of

Two Hundred Twenty-Eight Thousand And 00/100

(\$ **228,000.00**) (Include the Original Principal Amount) which Deed of Trust is recorded as Instrument

No _____ on _____ in book _____, page _____,

Records of **LOS ANGELES**

County, State of CALIFORNIA, together with the note(s) and obligations therein described, the money due and to become due thereon with interest, and all rights accrued or to accrue under such Deed of Trust

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust

IN WITNESS WHEREOF, the undersigned Assignor has executed this assignment of Deed of Trust on
July 23, 2003 **WJ CAPITAL CORP**

Yvette Balderrama
Witness *Yvette Balderrama*

Anaida Mkhitarian
(Assignor)

Rafael Nuno
Witness *RAFAEL NUNO*

By *Anaida Mkhitarian*
(Signature) *ASST Secretary*

Attest

Seal

This Instrument Prepared By **K. KASTNER**
WJ CAPITAL CORP

Address **1761 E. GARRY AVENUE, 200 SANTA ANA CA 92705**

, tel no **(949) 474-4447**

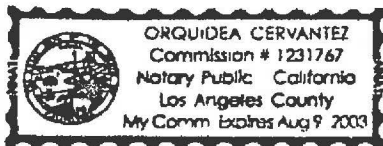
State of California

County of *Los Angeles*

On *July 23, 2003*

, before me *Orquidea Cervantez*, personally known to me (or
personally appeared *Anaida Mkhitarian* 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 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



Orquidea Cervantez
Notary Public

MIN 100136300105606403
DocuTech Form 5206 (CA)
DOCUN117
DOCUN117 VTX 10/28/2002

MERS Phone 1-888-679-6377

Rev 10/02

Page 2 of 2

04 0638049

RECORDING REQUESTED BY:
CITY OF LOS ANGELES

WHEN RECORDED MAIL TO:

Department of Building and Safety
Financial Services Division
201 N. Figueroa St., 9th Floor
Los Angeles, CA 90012



2

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF PENDING LIEN

Notice is hereby given that, pursuant to the provisions of Section 98.0402 of Division 4 of Article 8 of Chapter IX of the Los Angeles Municipal Code (LAMC), the City of Los Angeles has incurred the cost of inspections of the property described below. The City of Los Angeles intends to impose a lien against the property described below to recover the cost of such inspections, plus appropriate fees and fines, as authorized by LAMC Section 98.0402 and Section 7.35.5 of Article 4.6 of Chapter I of Division 7 of the Los Angeles Administrative Code, upon confirmation of the City Council.

For further information regarding this notice and the status of Department proceedings, please contact Nancy Truong of the Department of Building and Safety between 9:00 a.m. and 11:00 a.m., Monday through Friday. (Invoice No. 5753938)

Telephone Number: (213) 482-6890

Office Location: 201 N. Figueroa St., Suite 940

The property subject to this Notice of Pending Lien is that certain real property in the City of Los Angeles, County of Los Angeles, State of California, described as follows:

TR 23161 18 M B 645-95/97

THIS NOTICE WILL CONTINUE IN FULL FORCE AND EFFECT UNTIL THE CITY OF LOS ANGELES RECORDS A SUBSEQUENT NOTICE OF TERMINATION OF PENDING LIEN OR A NOTICE OF LIEN.

APN 2532-029-011
AKA 12465 W CLARETTA ST
LOS ANGELES

Owner:

MITCHELL EUNITA L
12465 CLARETTA ST
PACOIMA CA, 91331

DATED: This 05th Day of June, 2013

CITY OF LOS ANGELES

By Steve Ongele

Steve Ongele, Bureau Chief
Resource Management Bureau

EXHIBIT B

ASSIGNED INSPECTOR: **JAMES ABREU**

Date: March 10, 2015

JOB ADDRESS: **12465 WEST CLARETTA STREET, LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **2532-029-011**

Last Full Title: **07/16/2014**

Last Update to Title:

LIST OF OWNERS AND INTERESTED PARTIES

- | | | |
|-----|--|------------------------------|
| 1). | EUNITA L. MITCHELL
12465 CLARETTA ST.
PACOIMA, CA. 91331 -1315 | CAPACITY: OWNER |
| 2). | WMC MORTGAGE CORP.
6320 CANOGA AVE., TR-790 #720
WOODLAND HILLS, CA. 91367 | CAPACITY: INTERESTED PARTIES |
| 3). | SHERVIN PERERA
WJ CAPITAL CORP.
1761 EAST GARRY AVE., #200
SANTA ANA, CA. 92705 | CAPACITY: INTERESTED PARTIES |
| 4). | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
P.O. BOX 2026
FLINT, MI. 48501-2026 | CAPACITY: INTERESTED PARTIES |
| 5). | WJ CAPITAL CORP.
1761 EAST GARRY AVE., #200
SANTA ANA, CA. 92705 | CAPACITY: INTERESTED PARTIES |

Property Detail Report

For Property Located At :

12465 CLARETTA ST, PACOIMA, CA 91331-1315

CoreLogic

RealQuest Professional

Owner Information

Owner Name: **MITCHELL EUNITA L**
 Mailing Address: **12465 CLARETTA ST, PACOIMA CA 91331-1315 C006**
 Vesting Codes: **MW // SE**

Location Information

Legal Description:	TRACT # 23161 LOT 18	APN:	2532-029-011
County:	LOS ANGELES, CA	Alternate APN:	
Census Tract / Block:	1042.04 / 1	Subdivision:	23161
Township-Range-Sect:		Map Reference:	3-B6 /
Legal Book/Page:	645-95	Tract #:	23161
Legal Lot:	18	School District:	LOS ANGELES
Legal Block:		School District Name:	
Market Area:	PAC	Munic/Township:	
Neighbor Code:			

Owner Transfer Information

Recording/Sale Date:	07/08/2003 / 06/23/2003	Deed Type:	INTERSPOUSAL DEED TRANSFER
Sale Price:		1st Mtg Document #:	1934824
Document #:	1934823		

Last Market Sale Information

Recording/Sale Date:	11/05/1976 /	1st Mtg Amount/Type:	/
Sale Price:	\$28,000	1st Mtg Int. Rate/Type:	/
Sale Type:	FULL	1st Mtg Document #:	/
Document #:	4874	2nd Mtg Amount/Type:	/
Deed Type:	DEED (REG)	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	\$25.83
New Construction:		Multi/Split Sale:	
Title Company:			
Lender:			
Seller Name:			

Prior Sale Information

Prior Rec/Sale Date:	/	Prior Lender:	/
Prior Sale Price:		Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:			

Property Characteristics

Gross Area:		Parking Type:	ATTACHED GARAGE	Construction:	FRAME
Living Area:	1,084	Garage Area:		Heat Type:	CENTRAL
Tot Adj Area:		Garage Capacity:	2	Exterior wall:	STUCCO
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	
Bedrooms:	3	Finish Bsmnt Area:		Pool:	
Bath(F/H):	2 /	Basement Type:		Air Cond:	CONVENTIONAL
Year Built / Eff:	1960 / 1960	Roof Type:	SLAB	Style:	
Fireplace:	/	Foundation:	COMPOSITION	Quality:	
# of Stories:	1.00	Roof Material:	SHINGLE	Condition:	
Other Improvements:	FENCE				

Site Information

Zoning:	LARS	Acres:	0.17	County Use:	SINGLE FAMILY RESID (0100)
Lot Area:	7,545	Lot Width/Depth:	66 x 114	State Use:	
Land Use:	SFR	Res/Comm Units:	/	Water Type:	PUBLIC
Site Influence:				Sewer Type:	TYPE UNKNOWN

Tax Information

Total Value:	\$51,086	Assessed Year:	2014	Property Tax:	\$758.84
and Value:	\$13,434	Improved %:	74%	Tax Area:	13
Improvement Value:	\$37,652	Tax Year:	2014	Tax Exemption:	HOMEOWNER
Total Taxable Value:	\$44,086				

Comparable Sales Report

For Property Located At



CoreLogic

RealQuest Professional

12465 CLARETTA ST, PACOIMA, CA 91331-1315**4 Comparable(s) Selected.**

Report Date: 03/09/2015

Summary Statistics:

	Subject	Low	High	Average
Sale Price	\$28,000	\$280,000	\$330,000	\$311,250
Bldg/Living Area	1,084	1,004	1,197	1,114
Price/Sqft	\$25.83	\$253.16	\$318.73	\$280.50
Year Built	1960	1945	1957	1953
Lot Area	7,545	7,200	7,553	7,453
Bedrooms	3	3	4	3
Bathrooms/Restrooms	2	1	2	2
Stories	1.00	1.00	1.00	1.00
Total Value	\$51,086	\$130,042	\$276,407	\$208,942
Distance From Subject	0.00	0.07	0.49	0.30

* = user supplied for search only

Comp #1

Distance From Subject: 0.07 (miles)

Address: 12453 VAN NUYS BLVD, PACOIMA, CA 91331-1353

Owner Name: ALVAREZ JESSICA R/CHACON MARY C

Seller Name: EDGE HOLDINGS CO

APN: 2532-029-028

County: LOS ANGELES, CA

Subdivision: 23161

Rec Date: 09/22/2014

Sale Date: 09/02/2014

Sale Price: \$320,000

Sale Type: FULL

Document #: 996594

1st Mtg Amt: \$314,204

Total Value: \$198,777

Land Use: SFR

Map Reference: 3-B6 /

Census Tract: 1042.04

Zoning: LARS

Prior Rec Date: 08/16/2010

Prior Sale Date: 07/14/2010

Prior Sale Price: \$167,000

Prior Sale Type: FULL

Acres: 0.17

Lot Area: 7,200

of Stories: 1.00

Park Area/Cap#: / 2

Living Area: 1,004

Total Rooms: 5

Bedrooms: 3

Bath(F/H): 1 /

Yr Built/Eff: 1945 / 1946

Air Cond:

Style: CONVENTIONAL

Fireplace: /

Pool:

Roof Mat: COMPOSITION SHINGLE

Parking: PARKING AVAIL

Comp #2

Distance From Subject: 0.16 (miles)

Address: 12620 JUDD ST, PACOIMA, CA 91331-1318

Owner Name: ASHFAQ MOHAMMAD & NABILA/ASHFAQ GHAFAR

Seller Name: NICOLAS DONATO

APN: 2532-019-004

County: LOS ANGELES, CA

Subdivision: 21989

Rec Date: 08/22/2014

Sale Date: 07/28/2014

Sale Price: \$330,000

Sale Type: FULL

Document #: 883192

1st Mtg Amt: \$324,022

Total Value: \$230,541

Land Use: SFR

Map Reference: 3-B6 /

Census Tract: 1042.03

Zoning: LAR1

Prior Rec Date: 04/30/2012

Prior Sale Date: 03/30/2012

Prior Sale Price: \$225,000

Prior Sale Type: FULL

Acres: 0.17

Lot Area: 7,553

of Stories: 1.00

Park Area/Cap#: / 2

Living Area: 1,150

Total Rooms: 6

Bedrooms: 4

Bath(F/H): 2 /

Yr Built/Eff: 1956 / 1956

Air Cond:

Style: CONVENTIONAL

Fireplace: /

Pool:

Roof Mat: GRAVEL & ROCK

Parking: PARKING AVAIL

Comp #3

Distance From Subject: 0.49 (miles)

Address:	11273 BROMONT AVE, PACOIMA, CA 91331-1438		
Owner Name:	AMC CONSTRUCTION INC		
Seller Name:	BARAJAS-CASTO JOSE		
APN:	2532-025-011	Map Reference:	9-C1 /
County:	LOS ANGELES, CA	Census Tract:	1041.08
Subdivision:	21552	Zoning:	LARS
Rec Date:	10/08/2014	Prior Rec Date:	09/01/2009
Sale Date:	09/22/2014	Prior Sale Date:	07/14/2009
Sale Price:	\$280,000	Prior Sale Price:	\$262,500
Sale Type:	FULL	Prior Sale Type:	FULL
Document #:	1065663	Acres:	0.17
1st Mtg Amt:	\$250,000	Lot Area:	7,537
Total Value:	\$276,407	# of Stories:	1.00
Land Use:	SFR	Park Area/Cap#:	/ 2
		Living Area:	1,106
		Total Rooms:	5
		Bedrooms:	3
		Bath(F/H):	2 /
		Yr Built/Eff:	1957 / 1958
		Air Cond:	
		Style:	CONVENTIONAL
		Fireplace:	Y / 1
		Pool:	
		Roof Mat:	COMPOSITION SHINGLE
		Parking:	PARKING AVAIL

Comp #:	4	Distance From Subject:	0.49 (miles)
Address:	11177 PHILLIPPI AVE, PACOIMA, CA 91331-1542		
Owner Name:	CLELAND ANDREW N/WANG NING		
Seller Name:	GARCIA GABRIEL V & LIDIA M		
APN:	2532-022-009	Map Reference:	9-B1 /
County:	LOS ANGELES, CA	Census Tract:	1041.08
Subdivision:	22201	Zoning:	LARS
Rec Date:	02/20/2015	Prior Rec Date:	05/31/1985
Sale Date:	02/09/2015	Prior Sale Date:	
Sale Price:	\$315,000	Prior Sale Price:	\$79,500
Sale Type:	FULL	Prior Sale Type:	
Document #:	188693	Acres:	0.17
1st Mtg Amt:		Lot Area:	7,523
Total Value:	\$130,042	# of Stories:	1.00
Land Use:	SFR	Park Area/Cap#:	/ 2
		Living Area:	1,197
		Total Rooms:	5
		Bedrooms:	3
		Bath(F/H):	2 /
		Yr Built/Eff:	1956 / 1956
		Air Cond:	
		Style:	CONVENTIONAL
		Fireplace:	Y / 1
		Pool:	
		Roof Mat:	COMPOSITION SHINGLE
		Parking:	ATTACHED GARAGE

EXHIBIT D

ASSIGNED INSPECTOR: **JAMES ABREU**

Date: **March 10, 2015**

JOB ADDRESS: **12465 WEST CLARETTA STREET, LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **2532-029-011**

CASE#: **486638**

ORDER NO: **A-3166159**

EFFECTIVE DATE OF ORDER TO COMPLY: **December 13, 2012**

COMPLIANCE EXPECTED DATE: **January 12, 2013**

DATE COMPLIANCE OBTAINED: **No Compliance to Date**

.....

LIST OF IDENTIFIED CODE VIOLATIONS (ORDER TO COMPLY)

VIOLATIONS:

SEE ATTACHED ORDER # A-3166159

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

HELENA JUBANY
PRESIDENT
VAN AMBATIELOS
VICE-PRESIDENT
VICTOR H. CUEVAS
SEPAND SAMZADEH

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

MITCHELL, EUNITA L
12465 CLARETTA ST
PACOIMA, CA 91331

On DEC 10 2012 the
undersigned mailed this notice by
regular mail, postage prepaid, to
the addressee as shown on the last
equalized assessment roll. PC

CASE #: 486638
ORDER #: A-3166159
EFFECTIVE DATE: December 13, 2012
COMPLIANCE DATE: January 12, 2013

Signature

OWNER OF
SITE ADDRESS: 12465 W CLARETTA ST
ASSESSORS PARCEL NO.: 2532-029-011
ZONE: RS; Suburban Zone

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 \$ 356.16 (\$336 fee plus a six percent Systems Development Surcharge of \$20.16) WHICH WILL BE BILLED TO THE OWNER as it appears on the last equalized assessment roll. 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. Parking in the required front yard in a residential zone.

You are therefore ordered to: Discontinue the parking of vehicles in the required front yard of the RS -- zone.

Code Section(s) in Violation: 12.21A.1(a), 12.21A.6(a) and 12.21C.1(g) of the L.A.M.C.

Location: Front yard.

2. Open storage of inoperable vehicles.

You are therefore ordered to: Discontinue the open storage of inoperable vehicle(s).

Code Section(s) in Violation: 12.21A.1.(a) and 12.21A.8.(b) of the L.A.M.C.

Location: Front yard and driveway.

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.

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.

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)374-9862.

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

Inspector:

James Abreu

Date: December 10, 2012

JAMES ABREU
14410 SYLVAN STREET SUITE 105
VAN NUYS, CA 91401
(818)374-9862

Edgar Davis
REVIEWED BY