

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

VAN AMBATIELOS
PRESIDENT

E. FELICIA BRANNON
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

May 22, 2015

Council District: # 1

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

JOB ADDRESS: **811 NORTH BEAUDRY AVENUE, LOS ANGELES, CA**
ASSESSORS PARCEL NO. (APN): **5406-021-023**

On August 09, 2008, 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: **811 North Beaudry Avenue, 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. The Department imposed non-compliance fee as follows:

<u>Description</u>	<u>Amount</u>
Non-Compliance Code Enforcement fee	\$ 100.00
Late Charge/Collection fee (250%)	250.00
Accumulated Interest (1%/month)	241.53
Title Report fee	42.00
Grand Total	\$ 633.53

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 **\$633.53** 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 **\$633.53** 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



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

Property Title Report

Work Order No. T11276
Dated as of: 04/23/2015

Prepared for: City of Los Angeles

SCHEDULE A
(Reported Property Information)

APN #: 5406-021-023

Property Address: 811 N BEAUDRY AVE

City: Los Angeles

County: Los Angeles

VESTING INFORMATION

Type of Document: GRANT DEED

Grantee : Stephen Ko, a single man as to an undivided 60 percent interest, Young Sam Lee, a single man as to an undivided 20 percent interest, Doo M. Ko, a single man as to an undivided 5 percent interest, Eun H. Ko, a single woman as to an undivided 5 percent interest, Tae Hoon Ko, a single man as to an undivided 5 percent interest, and Shin J. Byun, a single woman as to an undivided 5 percent interest, as tenancy in common

Grantor : Stephen Ko, a unmarried man as to an undivided 80 percent interest

Deed Date : 10/14/2014

Recorded : 10/14/2014

Instr No. : 20141082133

Comment : 2nd deed: and by deed dated 4/16/2010 and recorded 4/16/2010 as Instrument No. 20100523801.

Mailing Address : Stephen Ko, Young Sam Lee, Doo M. Ko, Eun H. Ko, Tae Hoon Ko, and Shin J. Byun
5042 Wilshire Blvd, No. 532, Los Angeles, CA 90036.

SCHEDULE B

LEGAL DESCRIPTION

The following described property:

Situated in the City of Los Angeles, County of Los Angeles, State of California: Lot Fifty (50) of Victor Heights Tract, in the City of Los Angeles, County of Los Angeles, State of California, as per map recorded in Book 12, Page(s) 40 of Miscellaneous Records, in the office of the County Recorder of said County.

Assessor's Parcel No: 5406-021-023

MORTGAGES/LIENS

Type of Document: A deed of trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby

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. T11276

SCHEDULE B (Continued)

Amount : \$735,000.00 **Dated :** 5/8/2007
Trustor : Stephen Ko
Trustee : ReconTrust Company, N.A.
Beneficiary : MERS, Inc., as nominee for Countrywide Bank, FSB
Loan No. : MIN 1001337-0002181042-2
Recorded : 5/15/2007 **Instr No. :** 20071174617
Maturity Date is: 6/1/2037

Mailing Address: ReconTrust Company, N.A.,
225 West Hillcrest Dr., MSN to-02, Thousand Oaks, 91360.

Mailing Address: Countrywide Bank, FSB, 1199 North Fairfax St, Ste, 500, Alexandria, VA 22314.

Mailing Address: Mortgage Electronic Registration Systems, Inc P.O. Box 2026, Flint, MI 48501-2026.

Assignment of the above referenced security instrument is as follows:

Assignee : HSBC Bank USA, N.A. as Trustee for the Holders of Deutsche Alt-A Securities Mortgage
Loan Trust, Series 2007-OA4 Mortgage Pass-Through Certificates
Recorded : 10/23/2009 **Instr No. :** 20091604429

Mailing Address: HSBC Bank USA, N.A. as Trustee for the Holders of Deutsche Alt-A Securities
Mortgage Loan Trust, Series 2007-OA4 Mortgage Pass-Through Certificates, Not Shown.

Assignment of the above referenced security instrument is as follows:

Assignee : HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-A
Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-OA4
Recorded : 3/14/2013 **Instr No. :** 20130389855

Mailing Address: HSBC Bank USA, National Association, as Trustee for the Holders of the Deutsche Alt-
A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-OA4, 8742
Lucent Blvd., Suite 300, Highlands Ranch, CO 80129.

A Substitution of Trustee under said deed of trust which names as the substituted trustee, the following:

Trustee : NBS Default Services, LLC
Recorded : 11/15/2013 **Instr No. :** 20131627747

Mailing Address: NBS Default Services, LLC, Not Shown.

A Substitution of Trustee under said deed of trust which names as the substituted trustee, the following:

Trustee : NBS Default Services, LLC
Recorded : 9/22/2014 **Instr No. :** 20140998372

Mailing Address: NBS Default Services, LLC, 301 E, Ocean Blvd, Suite 1720, Long Beach, CA 90802

A Notice of Default under the terms of said Deed of Trust

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. T11276

SCHEDULE B (Continued)

Executed by : NBS Default Services, LLC

Recorded : 11/12/2014

Instr No. : 20141198844

Mailing Address: NBS Default Services, LLC, 301 E, Ocean Blvd, Suite 1720, Long Beach, CA 90802.

A Notice of Trustee's Sale under said Deed of Trust

Executed by : NBS Default Services, LLC

Time of Sale : 9:00 AM

Place of Sale : Doubletree Hotel Los Angeles-Norwalk, Vineyard Ballroom, 13111 Sycamore Drive,
Norwalk, CA 90650

Recorded : 4/9/2015

Instr No. : 20150391135

Mailing Address: NBS Default Services, LLC, 301 E, Ocean Blvd, Suite 1720, Long Beach, CA 90802.

3/9/06

SOUTHLAND TITLE

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Shin Ja Byun
4100 Wilshire Blvd., #306
Los Angeles, CA 90010

06 0506387

A.P.N.: 5406-021-023

Order No.: 16020218

Escrow No.: 3472KB

Space Above This Line for Recorder's Use Only

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY \$896.50 & CITY \$3,667.50

☒ 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 Los Angeles, and

FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,
Raymond Lim, as Trustee for the Wing Ham Lim Trust dated 10/29/74

hereby GRANT(S) to Shin Ja Byun, a single woman

the following described property in the City of Los Angeles, County of Los Angeles State of California;

Lot Fifty (50) of Victor Heights Tract, as per map recorded in Book 12, Page 40 of Miscellaneous Records in the office of the County Recorder of said County.

Raymond Lim, as Trustee for the Wing
Ham Lim Trust dated 10/29/74

By: Raymond Lim, Trustee
Raymond Lim, Trustee

Document Date: January 18, 2006

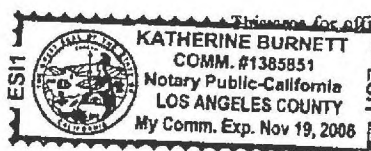
STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES) SS

On 1-18-06 before me, KATHERINE BURNETT, A Notary Public
personally appeared RAYMOND LIM

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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]



16020218

Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

5406-21-023

3/9/06

SOUTHLAND TITLE

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

06 0506390

Name Shin Ja Byun
 Street Address 4100 Wilshire Blvd, 306
 City, State Zip Los Angeles, CA 90010
 Order No. _____

SPACE ABOVE THIS LINE FOR RECORDER'S USE

POWER OF ATTORNEY

SHIN JA BYUN hereby appoints TAE HOON KO
 Principal giving this power Attorney in Fact
 my true and lawful attorney in fact to act for me only with respect to the real property known as:
811 N. Beaudry Avenue
Los Angeles, CA 90012
 Legal attached hereto, Exhibit "A"

In Principal's name, place and stead and only as to said real property, said attorney in fact is authorized:

- (1) to demand, sue for, collect, and receive all money, debts, accounts, legacies, bequests, interests, dividends, annuities, and demands as are now or shall hereafter become due, payable or belonging to principal, and take all lawful means, for the recovery thereof and to compromise the same, and give discharges for the same;
- (2) to buy, sell and encumber said land, make contracts of every kind of relative to said land, any interest therein or the possession thereof, and to take possession and exercise control over the use thereof;
- (3) to buy, sell, mortgage, hypothecate, assign or transfer personal property located on said land, chooses in action and certificates or shares of capital stock and to transact every kind of business of whatever nature.
- (4) to execute, acknowledge and deliver contracts of sale, escrow instructions, deeds, lease, including leases for minerals and hydrocarbon substances and assignments of leases, covenants, agreements and assignments of agreements, mortgages and assignments of mortgages, conveyances in trust to secure indebtedness or other obligations, and assign the beneficial interest thereunder, subordinations of liens or encumbrances, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases and satisfactions of mortgages, requests to reconvey deeds of trust, partial or full, judgments, and other debts, and other instruments in writing of whatever kind and nature, all upon such terms and conditions as said attorney in fact shall approve.

GIVING AND GRANTING to said attorney in fact full power and authority to do everything relative to any of the foregoing as fully as principal might or could do if personally present and I hereby ratify and approve that said attorney in fact lawfully does by authority hereof.

Dated: 03/01/06

Shin Ja Byun
Shin Ja Byun

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

S.S. 149-02-4395

On March 01, 2006 before me,
YOUNG SOON PYUN

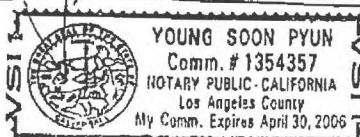
Notary Public, personally appeared

SHIN JA BYUN,
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)



16020218

5406-21-22

STEWART TITLE OF CALIFORNIA, INC.

05/15/07



20071174616

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
STEPHEN KO
811 NORTH BEAUDRY AVE.
LOS ANGELES, CA 90012

A.P.N.: 5406-021-023

Order No.: 190310521

Escrow No.: 4136-PJ

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS COUNTY \$1,078.00 & CITY \$4,410.00
[X] 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; [X] City of LOS ANGELES

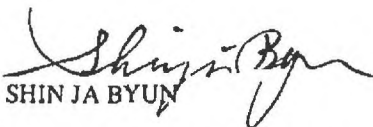
FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,
SHIN JA BYUN, a Single Woman

hereby GRANT(S) to STEPHEN KO, an Unmarried Man

the following described property in the City of LOS ANGELES, County of Los Angeles State of California;

LOT FIFTY (50) OF VICTOR HEIGHTS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 12, PAGE(S) 40 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

Also Known As: 811, 813, 815 NORTH BEAUDRY AVENUE, LOS ANGELES, CA 90012


SHIN JA BYUN

Document Date: May 8, 2007

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On MAY 8, 2007

personally appeared

)SS
)

before me,

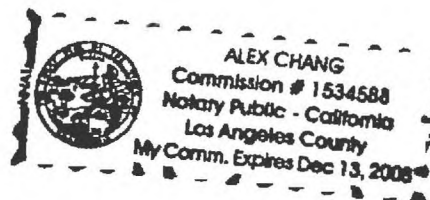
ALEX CHANG - NOTARY PUBLIC

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





Mail Tax Statements to: SAME AS ABOVE or Address Noted Below



GOVERNMENT CODE 27361.7

I certify under penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary : Alex Chang
Notary Identification Number : 1534588
Vender Identification Number : NNAI
County Where Bond Is Filed : L.A.
Date Commission Exp : Dec. 13, 2008
Place of Execution : Norwalk

SPL, Inc. as agent

DATE: 5/14/07

S. Lok As Agent

Signature

State of California)
County of)
On

before me, personally appeared,
personally known to me (or 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. WITNESS my hand
and official seal. Signature

I CERTIFY UNDER PENALTY OF PERJURY THAT THIS MATERIAL IS A TRUE COPY OF
THE ORIGINAL MATERIAL CONTAINED IN THE DOCUMENT:

Place of Execution : Norwalk

SPL, Inc. as agent

DATE: 5/14/07

S. Lok As Agent

Signature

07 1174616

Recording requested by:

and when recorded, please return this deed
and tax statements to:

Stephen Ko
5042 Wilshire Blvd.#532
Los Angeles, CA 90036

A.P.N.# 5406-021-023

Grant Deed

- ☐ The documentary transfer tax is \$0.00 and is computed on: This is a bonafide gift grantor herein received Nothing in return. R&T11911
☐ the full value of the interest in the property conveyed
☐ the full value less the value of liens of encumbrances remaining at the time of sale

The property is located in an:

- ☐ unincorporated area.
* the city of Los Angeles, California

FOR A VALUABLE CONSIDERATION receipt of which is hereby acknowledged, Stephen Ko, A Unmarried Man as to an undivided 80% interest.

Hereby **GRANT(s)** to, Stephen Ko, A Single Man as to an undivided 60% interest, Young Sam Lee, A Single Man as to an undivided 20% interest, as Tenancy in common.

All that real Property situated in the City of Los Angeles, State of CA, described as:

LOT FIFTY (50) OF VICTOR HEIGHTS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 12, PAGE(S) 40 OF MISCELLANEOUS RECORDS, IN TE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

Commonly Known As: 811, 813, 815 North Beaudry Avenue, Los Angeles, CA 90012

Date: October 14, 2014


Stephen Ko

STATE OF CALIFORNIA

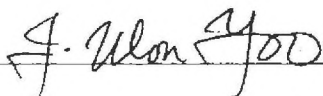
COUNTY OF Los Angeles

On 10/14/2014 before me, Jiwon Yoo, Notary Public, personally appeared Stephen Ko who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) 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.

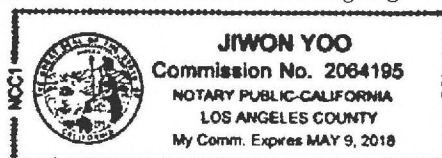
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(seal)



STEWART TITLE OF CALIFORNIA, INC.

Recording Requested By:
K. SANTOS

05/15/07



20071174617

After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.

MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

Prepared By:
PAMELA CONSTANTINO

190310.521
5406-21-23

[Space Above This Line For Recording Data]

4136 PJ
[Escrow/Closing #]

00016850743205007
[Doc ID #]

DEED OF TRUST

MIN1001337-0002181042-2

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 MAY 08, 2007, together with all Riders to this document.

(B) "Borrower" is
STEPHEN KO, AN UNMARRIED MAN

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Page 1 of 16

VMP -6A(CA) (0207) CHL (08/05)(d) VMP Mortgage Solutions, Inc (800)521-7291
CONV/VA

Form 3005 1/01

2 3 9 9 1

1 6 8 5 0 7 4 3 2 0 0 0 0 1 0 0 6 A

3

DOC ID #: 00016850743205007

Borrower's address is

5805 GEM STREET, LANCASTER, CA 93536

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Countrywide Bank, FSB.

Lender is a FED SVGS BANK

organized and existing under the laws of THE UNITED STATES

Lender's address is

1199 North Fairfax St. Ste.500, Alexandria, VA 22314

(D) "Trustee" is

ReconTrust Company, N.A

225 West Hillcrest Dr., MSN TO-02, Thousand Oaks 91360

(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 MAY 08, 2007 . The Note states that Borrower owes Lender

SEVEN HUNDRED THIRTY FIVE THOUSAND and 00/100

Dollars (U.S. \$ 735,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JUNE 01, 2037 .

(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"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input checked="" type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment 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)

07 1174617

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DOC ID #: 00016850743205007

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 (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 :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Parcel ID Number: 5406 021 023

which currently has the address of

811 NORTH BEAUDRY AVENUE, LOS ANGELES

[Street/City]

California 90012-1306 ("Property Address");

[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,

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DOC ID #: 00016850743205007

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.



STEPHEN KO

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

07 1174617

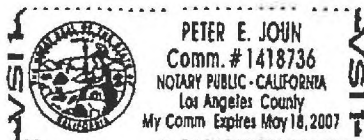
State of California
County of *Los Angeles*

On *5-8-07*
Stephen Ko

before me, *Peter E. Joun, Notary Public*
personally appeared

, 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.



A large, stylized handwritten signature in black ink, consisting of a large loop followed by a horizontal line.

(Seal)

LANDSAFE TITLE

RECORDING REQUESTED BY:
RECONTRUST COMPANY
AND WHEN RECORDED MAIL DOCUMENT
AND TAX STATEMENTS TO:
RECONTRUST COMPANY
1800 Tapo Canyon Rd., CA6-914-01-94
SIMI VALLEY, CA 93063



TS No. 09-0143124

09-0-49074

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CORPORATION ASSIGNMENT OF DEED OF TRUST/MORTGAGE

FOR VALUE RECEIVED, THE UNDERSIGNED HEREBY GRANTS, ASSIGNS AND TRANSFER TO

**HSBC BANK USA, N.A. AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES
MORTGAGE LOAN TRUST, SERIES 2007-OA4 MORTGAGE PASS-THROUGH CERTIFICATES**

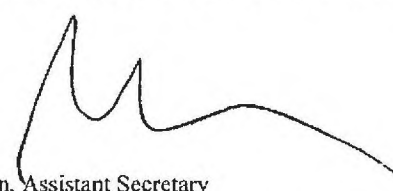
ALL BENEFICIAL INTEREST UNDER THAT CERTAIN DEED OF TRUST DATED 05/08/2007, EXECUTED BY
STEPHEN KO, AN UNMARRIED MAN, TRUSTOR: TO RECONTRUST COMPANY, N A, TRUSTEE AND
RECORDED AS INSTRUMENT NO. 20071174617 ON 05/15/2007, OF OFFICIAL RECORDS IN THE COUNTY
RECORDER'S OFFICE OF LOS ANGELES COUNTY, IN THE STATE OF CALIFORNIA.

DESCRIBING THE LAND THEREIN AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST

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/MORTGAGE.

DATED *SEPT 23, 2009*

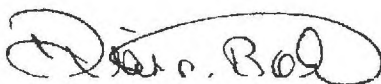
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

State of California)
County of Ventura) BY. 
SEP 29 2009 On Renee Friedman before me, Diane Bolton, notary public, personally appeared
Renee Friedman, who proved to me on the basis of satisfactory evidence to be the

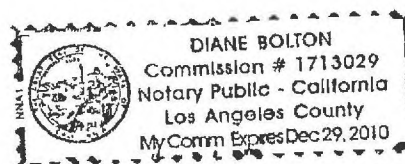
person(s) whose name(s) is/are subscribed to within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon
behalf of which the person(s) acted, executed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



2

Recording Requested by: M. E. Wileman



PLEASE FORWARD RECORDED DOCUMENT TO:
HSBC BANK USA, NATIONAL ASSOCIATION, AS
TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE
ALT-A SECURITIES, INC. MORTGAGE LOAN
TRUST, MORTGAGE PASS-THROUGH
CERTIFICATES SERIES 2007-OA4

c/o M. E. Wileman
2860 Exchange Blvd. # 100
Southlake, TX 76092

(CORRECTIVE)

Assignment of Deed of Trust

Send Any Notices To Assignee.

For Valuable Consideration, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")** P.O. Box 2026, Flint, MI 48501-2026 (Assignor) by these presents does assign and set over, without recourse, to **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA4** c/o **Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129** (Assignee) the described deed of trust with all interest, all liens, any rights due or to become due thereon, executed by **STEPHEN KO, AN UNMARRIED MAN** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")** AS NOMINEE FOR. Trustee: **RECONTRUST COMPANY, N.A** Said deed of trust Dated: **5/8/2007** is recorded in the State of **CA, County of Los Angeles** on **5/15/2007**, Document **20071174617** AMOUNT: **\$ 735,000.00** **THIS ASSIGNMENT IS BEING RECORDED TO CORRECT THE ASSIGNEE ON ASSIGNMENT RECORDED 10/23/2009 DOC# 20091604429** Property Address: **811 NORTH BEAUDRY AVENUE, LOS ANGELES, CA 90012**

IN WITNESS WHEREOF, the undersigned corporation/trust has caused this instrument to be executed as a sealed instrument by its proper officer. Executed on: February 20, 2013
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

By:

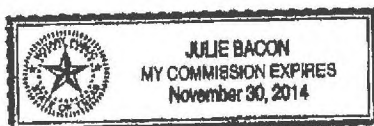

Robin Mathews, Assistant Secretary




State of Texas, County of Tarrant

Before me, Julie Bacon, Notary Public, personally appeared, Robin Mathews, Assistant Secretary known to me to be the person(s) whose name(s) is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on 02/20/2013.





Notary public, Julie Bacon
My commission expires: November 30, 2014

11/15/2013
20131627747

2

RECORDING REQUESTED BY:
NBS Default Services, LLC
AND WHEN RECORDED MAIL TO:
NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 5406-021-023 TS No.: 9462-0776 TSG Order No.: 130218343-CA-MAI

SUBSTITUTION OF TRUSTEE

Pursuant to the provisions of that certain Deed of Trust dated 05/08/2007, by STEPHEN KO, A SINGLE MAN, as Trustor, to RECONTRUST COMPANY, N.A., as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 05/15/2007 as Document No.: 20071174617, in the office of the register of Los Angeles County, California; and to secure an obligation under a Promissory Note.

The undersigned, as the current beneficiary or authorized agent of the beneficiary, does hereby remove RECONTRUST COMPANY, N.A., as Trustee and does, pursuant to the terms of the Deed of Trust, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute NBS DEFAULT SERVICES, LLC, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace RECONTRUST COMPANY, N.A.. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the deed of trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

Dated: **NOV 07 2013**

Specialized Loan Servicing LLC, as attorney in fact for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA4

Printed Name: Cynthia Wallace

Second Assistant Vice President

State of Colorado
County of Douglas

Brandy E. Stadler

On 11/7/13 before me, _____ Notary Public in and for said county, personally appeared, Cynthia Wallace 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 Colorado that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

9462-0776

SUBSTITUTION OF TRUSTEE

BRANDY E STADLER
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134043873
COMMISSION EXPIRES 07/16/2017

2146905948

21

APN:5406-021-023
Recording Requested By
NBS Default Services, LLC

When recorded, mail to:
NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802

Trustee's Sale No: 9462-0776



SUBSTITUTION OF TRUSTEE

WHEREAS STEPHEN KO, A SINGLE MAN was the original Trustor, and RECONTRUST COMPANY, N.A. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, FSB, ITS SUCCESSORS AND ASSIGNS was the original Beneficiary under that certain Deed of Trust dated 05/08/2007, and recorded on 05/15/2007 under Instrument No.: 20071174617, Official Records of Los Angeles County, California; and **WHEREAS**, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA4, the undersigned, is the present Beneficiary under said Deed of Trust, and **WHEREAS** the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and instead of said original Trustee or previously substituted Trustee;

NOW, THEREFORE, the undersigned hereby substitutes NBS DEFAULT SERVICES, LLC, whose address is 301 E. Ocean Blvd. Suite 1720, Long Beach, CA 90802, as Successor Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

DATED: 9/6/2014

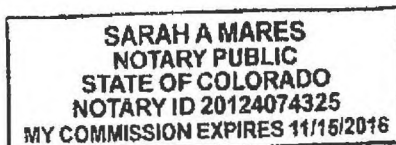
HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA4 by Specialized Loan Servicing LLC, its attorney-in-fact

By: [Signature]
Name: Hunter Robinson
Title: Vice President

State of Colorado
County of Douglas

The foregoing instrument was acknowledgment before me this SEP 06 2014 by Hunter Robinson Vice President of Specialized Loan Servicing LLC, a Delaware Limited Liability Company, on behalf of the LLC.

[Signature]
(Notary's official Signature)



11/15/2016
(Commission Expiration)

3

RECORDING REQUESTED BY:
LPS Default Title & Closing
3220 El Camino Real
Irvine, CA 92602



WHEN RECORDED MAIL TO:
NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802

APN: 5406-021-023 TS No.: 9462-0776 TSG ORDER No.: 130218343-CA-MAI

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
IMPORTANT NOTICE**

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

違約通知

注：本文件包含一个信息摘要

채무 불이행 통지서

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

AVISO DE INCUMPLIMIENTO

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACION DE ESTE DOCUMENTO

PABATID NG HINDI PAGKAKABAYAD

TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP

THÔNG BÁO VỀ VIỆC QUÁ HẠN TRẢ NỢ

LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

(The above statement is made pursuant to CA Civil Code Section 2923.3(c)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(c)(2).)

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$371,923.97 as of 11/10/2014, and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and Deed of Trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and Deed of Trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate

RECORDER MEMO: This COPY is NOT an OFFICIAL RECORD.

your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums. 3

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor. To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Specialized Loan Servicing LLC
c/o NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
Attn: Foreclosure Dept.
Phone: 800-766-7751
Fax: 562-983-5379

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: That NBS Default Services, LLC is either the original trustee, the duly appointed substituted trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated 05/08/2007, executed by STEPHEN KO, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS A NOMINEE FOR COUNTRYWIDE BANK, FSB, ITS SUCCESSORS AND ASSIGNS, as beneficiary, recorded on 05/15/2007 as Document No.: 20071174617, of Official Records in the Office of the Recorder of Los Angeles County, California describing land therein as: As more fully described on said Deed of Trust.

Included among these obligations is one Note(s) for the original sum of \$735,000.00 that that beneficial interest under such Deed of Trust and the obligations secured thereby presently held by the beneficiary or its agent; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of:

Installment of Principal and Interest which became due on 04/01/2008, plus impounds and/or advances together with late charges, and all subsequent installments of principal, interest, plus impounds and/or advances and late charges and any reoccurring obligation that become due, including trustee's fees and expenses.

That by reason therefore, the present beneficiary under such Deed of Trust has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. A

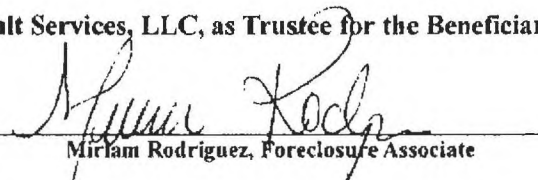
NOTHING IN THIS NOTICE SHALL BE CONSTRUED AS WAIVER OF ANY OTHER FEES OWING TO THE BENEFICIARY, OR OTHER DEFAULT BY THE TRUSTOR, PURSUANT TO THE TERMS OF THE LOAN DOCUMENTS.

The beneficiary, mortgage servicer, or agent of beneficiary or mortgage servicer declares that it has complied with California Civil Code Section 2923.5. and/or 2923.55, wherever applicable. The Declaration is attached.

Dated: November 10, 2014

NBS Default Services, LLC, as Trustee for the Beneficiary

By:


Miriam Rodriguez, Foreclosure Associate

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only.

5

CALIFORNIA DECLARATION OF COMPLIANCE
(Civil Code § 2923.55(c))

Borrower(s): STEPHEN KO
Mortgage Servicer: Specialized Loan Servicing LLC
Property Address: 811 NORTH BEAUDRY AVENUE,
LOS ANGELES, CA 90012
T.S No: 9462-0776

The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares that.

1. ☐ The mortgage servicer has contacted the Borrower pursuant to California Civil Code § 2923.55(b)(2) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since the initial contact was made.
2. ☐ The mortgage servicer has exercised due diligence to contact the borrower pursuant to California Civil Code § 2923.55(f) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
3. ☐ No contact was required by the mortgage servicer because the individual did not meet the definition of "borrower" pursuant to California Civil Code subdivision (c) of § 2920.5(c).
4. ☒ The requirements of California Civil Code § 2923.55 do not apply because the loan is not secured by a first lien mortgage or deed of Trust on "owner occupied" residential real property as defined by California Civil Code § 2924.15.

I certify and represent that this mortgage servicer's declaration is accurate, complete and based upon competent and reliable evidence, which the mortgage servicer has reviewed including my review of the mortgage servicer's business records, to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.

Date:

SEP 17 2014

Specialized Loan Servicing LLC, as servicer for HSBC
Bank USA, National Association, as Trustee for the
Holders of the Deutsche Alt-A Securities, Inc. Mortgage
Loan Trust, Mortgage Pass-Through Certificates Series
2007-OA4

By:

Ami McKernan
Ami McKernan

Second Assistant Vice President

ATTACHMENT TO NOTICE OF DEFAULT

RECORDING REQUESTED BY
LPS Default Title & Closing
3220 El Camino Real
Irvine, CA 92602

AND WHEN RECORDED MAIL TO:
NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802

SPACE ABOVE THIS LINE FOR RECORDER'S USE

T.S. No.: 9462-0776 TSG Order No.: 130218343-CA-MAI A.P.N.: 5406-021-023

NOTICE OF TRUSTEE'S SALE

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

出售通知

注：本文件包含一个信息摘要

매각 공고

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

AVISO DE VENTA

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACION DE ESTE DOCUMENTO

PABATID NG PAGBEBENTA

TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP

THÔNG BÁO BÁN

BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN CHÍNH

(The above statement is made pursuant to CA Civil Code Section 2923.3(c)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(c)(2).)

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/08/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NBS Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 05/15/2007 as Document No.: 20071174617, of Official Records in the office of the Recorder of Los Angeles County, California, executed by: STEPHEN KO, AN UNMARRIED MAN, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust.

Sale Date & Time: 04/30/2015 at 09:00 AM

Sale Location: Doubletree Hotel Los Angeles-Norwalk, Vineyard Ballroom, 13111 Sycamore Drive, Norwalk, CA 90650

The street address and other common designation, if any, of the real property described above is purported to be: 811 NORTH BEAUDRY AVENUE, LOS ANGELES, CA 90012-1306

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: **\$1,210,786.66** (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, 1-800-280-2832 for information regarding the trustee's sale or visit this Internet Web site, www.auction.com, for information regarding the sale of this property, using the file number assigned to this case, T.S.# 9462-0776. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet Web site. The best way to verify postponement information is to attend the scheduled sale.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse.

NBS Default Services, LLC
301 E. Ocean Blvd. Suite 1720
Long Beach, CA 90802
800-766-7751

For Trustee Sale Information Log On To www.auction.com or Call: 1-800-280-2832.

NBS Default Services, LLC, Vanessa Gomez, Foreclosure Associate

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only.

RECORDING REQUESTED BY:

WHEN RECORDED, MAIL TO:

Stephen Ko
873 N. Beaudry Avenue
Los Angeles, CA 90012

ASSESSOR'S PARCEL NO.: 5106-021-023



2

THIS SPACE FOR RECORDER'S USE ONLY

GRANT DEED

The undersigned Grantor(s) declare that the DOCUMENTARY TRANSFER TAX IS: \$0.00 *This is a homestead gift grantor and grantor herein received nothing in return. R&T11911

- ☐ Computed on the full value of the interest of property conveyed, or
☐ computed on the full value less the value of liens or encumbrances remaining thereon at the time of sale
☐ OR transfer is EXEMPT from tax for the following reason:

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Stephen Ko, An Unmarried Man

HEREBY GRANTS: to Stephen Ko, An Unmarried Man as to an undivided 80% interest, Doon M. Ko, A Single Man as to an undivided 5% interest, Eun H. Ko, A Single Woman as to an undivided 5% interest, Tae Hoon Ko, A Single Man as to an undivided 5% interest, and Shin J. Byun, A Single Woman as to an undivided 5% interest, as Tenancy in Common.

All that real property situated in the City of Los Angeles, County of Los Angeles, State of CA, described as:

LOT 114 (50) OF VICTOR HEIGHTS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 12, PAGE(S) 40 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

Commonly Known As: 811, 813, 815 North Beaudry Avenue, Los Angeles, CA 90012

Dated: April 16, 2010

STATE OF CALIFORNIA }
COUNTY OF Orange }

On APRIL 16, 2010 before me,

TERESA NGUYEN, Notary Public

(Here insert name and title of the officer)

personally appeared STEPHEN KO

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) was 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) executed the instrument,

Stephen Ko



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)

EXHIBIT B

ASSIGNED INSPECTOR: JAVIER RAMOS

Date: May 22, 2015

JOB ADDRESS: 811 NORTH BEAUDRY AVENUE, LOS ANGELES, CA

ASSESSORS PARCEL NO. (APN): 5406-021-023

Last Full Title: 04/23/2015

Last Update to Title:

LIST OF OWNERS AND INTERESTED PARTIES

- 1). STEPHEN KO, YOUNG SAM LEE, DOO M. KO,
EUN H. KO, TAE HOON KO & SHIN J.BYUN
5042 WILSHIRE BLVD, # 532
LOS ANGELES, CA 90036 CAPACITY: OWNERS
- 2). COUNTRYWIDE BANK, FSB
1199 N. FAIRFAX ST, STE 500
ALEXANDRIA, VA 22314 CAPACITY: INTERESTED PARTIES
- 3). HSBC BANK USA, NATIONAL ASSOCIATION
AS TRUSTEE FOR HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC
8742 LUCENT BLVD, STE 300
HIGHLANDS RANCH, CO 80129 CAPACITY: INTERESTED PARTIES
- 4). NBS DEFAULT SERVICES, LLC
301 E. OCEAN BLVD, STE 1720
LONG BEACH, CA 90802 CAPACITY: INTERESTED PARTIES

Property Detail Report

For Property Located At :

811 N BEAUDRY AVE, LOS ANGELES, CA 90012-1306

CoreLogic

RealQuest Professional

Owner Information

Bldg Card: 000 of 002

Owner Name: **KO STEPHEN/LEE YOUNG S**
 Mailing Address: **5042 WILSHIRE BLVD #532, LOS ANGELES CA 90036-4305 C008**
 Vesting Codes: **SM // TC**

Location Information

Legal Description:	VICTOR HEIGHTS TRACT LOT 50	APN:	5406-021-023
County:	LOS ANGELES, CA	Alternate APN:	
Census Tract / Block:	1977.00 / 1	Subdivision:	VICTOR HEIGHTS
Township-Range-Sect:		Map Reference:	44-D1 /
Legal Book/Page:		Tract #:	
Legal Lot:	50	School District:	LOS ANGELES
Legal Block:		School District Name:	
Market Area:	C21	Munic/Township:	
Neighbor Code:			

Owner Transfer Information

Recording/Sale Date:	10/14/2014 / 10/14/2014	Deed Type:	GRANT DEED
Sale Price:		1st Mtg Document #:	
Document #:	1082133		

Last Market Sale Information

Recording/Sale Date:	05/15/2007 / 05/08/2007	1st Mtg Amount/Type:	\$735,000 / CONV
Sale Price:	\$980,000	1st Mtg Int. Rate/Type:	8.25 / ADJ
Sale Type:	FULL	1st Mtg Document #:	1174617
Document #:	1174616	2nd Mtg Amount/Type:	\$147,000 / CONV
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/ ADJ
Transfer Document #:		Price Per SqFt:	\$298.87
New Construction:		Multi/Split Sale:	
Title Company:	STEWART TITLE/CA		
Lender:	COUNTRYWIDE BK FSB		
Seller Name:	BYUN SHIN J		

Prior Sale Information

Prior Rec/Sale Date:	03/09/2006 / 01/18/2006	Prior Lender:	MEGA CAP FNDG INC
Prior Sale Price:	\$815,000	Prior 1st Mtg Amt/Type:	\$570,500 / CONV
Prior Doc Number:	506387	Prior 1st Mtg Rate/Type:	8.88 / ADJ
Prior Deed Type:	GRANT DEED		

Property Characteristics

Gross Area:		Parking Type:		Construction:	
Living Area:	3,279	Garage Area:		Heat Type:	CENTRAL
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:		Basement Area:		Patio Type:	
Bedrooms:	6	Finish Bsmnt Area:		Pool:	
Bath(F/H):	4 /	Basement Type:		Air Cond:	
Year Built / Eff:	1957 /	Roof Type:		Style:	
Fireplace:	1	Foundation:		Quality:	
# of Stories:		Roof Material:		Condition:	
Other Improvements:					

Site Information

Zoning:	LAR3	Acres:	0.16	County Use:	MULTI-FAMILY 3-UNIT (0300)
Lot Area:	7,121	Lot Width/Depth:	x	State Use:	
Land Use:	TRIPLEX	Res/Comm Units:	3 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information

Total Value:	\$967,423	Assessed Year:	2014	Property Tax:	\$12,171.50
Land Value:	\$641,940	Improved %:	34%	Tax Area:	13
Improvement Value:	\$325,483	Tax Year:	2014	Tax Exemption:	
Total Taxable Value:	\$967,423				

Comparable Summary

For Property Located At



CoreLogic

RealQuest Professional

811 N BEAUDRY AVE, LOS ANGELES, CA 90012-1306**0 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: 0**

Subject Property	Low	High	Average
No comparable selected			

*= user supplied for search only

<input type="checkbox"/> # F	Address	Sale Price	Yr Blt	Bed	Baths/Restrooms(Full)	Last Recording	Bld/Liv	Lot Area	Dist
Subject Property									
<input type="checkbox"/>	811 N BEAUDRY AVE	\$980,000	1957	6	4	05/15/2007	3,279	7,121	0.0

No Comps were found. Please modify search criteria.

EXHIBIT D

ASSIGNED INSPECTOR: JAVIER RAMOS

Date: May 22, 2015

JOB ADDRESS: 811 NORTH BEAUDRY AVENUE, LOS ANGELES, CA

ASSESSORS PARCEL NO. (APN): 5406-021-023

CASE#: 230260

ORDER NO: A-1845682

EFFECTIVE DATE OF ORDER TO COMPLY: July 15, 2008

COMPLIANCE EXPECTED DATE: August 09, 2008

DATE COMPLIANCE OBTAINED: August 20, 2009

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LIST OF IDENTIFIED CODE VIOLATIONS (ORDER TO COMPLY)

VIOLATIONS:

SEE ATTACHED ORDER # A-1845682

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

MARSHA L. BROWN
PRESIDENT
VAN AMBATIELOS
VICE-PRESIDENT
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

ANDREW A. ADELMAN, P.E.
GENERAL MANAGER
RAYMOND CHAN
EXECUTIVE OFFICER

ORDER TO COMPLY

KO,STEPHEN
811 N BEAUDRY AVE
LOS ANGELES, CA 90012

CASE #: 230260
ORDER #: A-1845682
EFFECTIVE DATE: July 15, 2008
COMPLIANCE DATE: August 09, 2008

On _____ the
Date
undersigned mailed this notice by
regular mail postage prepaid to
the address as shown on the last
equalized assessment roll.

PC
Signature

OWNER OF

SITE ADDRESS: 811 N BEAUDRY AVE
ASSESSORS PARCEL NO.: 5406-021-023
ZONE: R3; Multiple Dwelling 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.) as follows:

VIOLATION(S):

1. Excessive or overgrown vegetation on the premises.

You are therefore ordered to: 1) Remove the excessive or overgrown vegetation from the premises.

Code Section(s) in Violation: 91.8104, 91.8104.2, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

2. Rubbish, garbage, trash and debris on the premises.

You are therefore ordered to: 1) Remove the rubbish, garbage, trash and debris from the premises.
2) Maintain the premises in a clean and sanitary condition.

Code Section(s) in Violation: 91.8104, 91.8104.2, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

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.

NON-COMPLIANCE FEE WARNING:

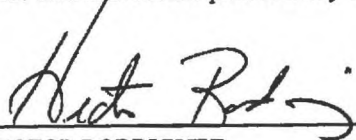
A proposed noncompliance fee in the amount of \$100.00 may be imposed for failure to comply with the order within 15 days after the compliance date specified in the order or unless an appeal or request for slight modification is filed within 15 days of the compliance date.

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 NOTICE, MAY RESULT IN A LATE CHARGE OF TWO (2) TIMES THE NON-COMPLIANCE FEE PLUS A 50 PERCENT COLLECTION FEE.

If you have any questions or require any additional information please feel free to contact me at (213)252-3032.
Office hours are 7:00 a.m. to 5:00 p.m. Monday through Friday.

Inspector:


HECTOR RODRIGUEZ
3550 WILSHIRE BLVD. SUITE 1800
LOS ANGELES, CA 90010
(213)252-3032

Date: July 09, 2008


REVIEWED BY