

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

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CITY OF LOS ANGELES
CALIFORNIA



ERIC GARCETTI
MAYOR

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

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

FRANK BUSH
EXECUTIVE OFFICER

January 22, 2015

Council District: # 5

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

JOB ADDRESS: **169 SOUTH DETROIT STREET, LOS ANGELES, CA**
ASSESSORS PARCEL NO. (APN): **5513-020-021**

On August 30, 2012, 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: **169 South Detroit Street, Los Angeles, California** (the "Property"). A copy of the title report which includes a full legal description of the property is attached as Exhibit A.

Pursuant to Section 98.0421, the property owner was issued an order on August 30, 2012, to pay a code violation inspection fee after violations were identified and verified upon inspection. The code violation inspection fees imposed by the Department are as follows:

<u>Description</u>	<u>Amount</u>
Code Violation Inspection Fee	336.00
System Development Surcharge	20.16
System Development Surcharge late fee	50.40
Late Charge/Collection fee (250%)	483.84
Accumulated Interest (1%/month)	233.70
Title Report fee	42.00
Grand Total	\$ 1,166.10

Pursuant to the authority granted by Section 7.35.3 of the Los Angeles Administrative Code, it is proposed a lien for a total sum of **\$1,166.10** recorded against the property. It is requested that the Honorable City Council of the City of Los Angeles (the "City Council") designate the time and place protest can be heard concerning this matter, as set forth in Sections 7.35.3 and 7.35.5 of the Los Angeles Administrative Code.

It is further requested that the City Council instruct the Department to deposit to Dept 08, Fund 48R, Balance Sheet Account 2200, any payment received against this lien in the amount of **\$1,166.10** on the referenced property. A copy of the title report which includes a full legal description of the property is attached as Exhibit A. A list of all the names and addresses of owners and all interested parties entitled to notice is included (Exhibit B). Also attached is a report which includes the current fair market value of the property including all encumbrances of record on the property as of the date of the report (Exhibit C).

DEPARTMENT OF BUILDING AND SAFETY


Steve Ongele

Chief, Resource Management Bureau

Lien confirmed by
City Council on:

ATTEST: HOLLY L. WOLCOTT, CITY CLERK

BY: _____
DEPUTY



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

Property Title Report

Work Order No. T10814
 Dated as of: 09/24/2014

Prepared for: City of Los Angeles

SCHEDULE A
 (Reported Property Information)

APN #: 5513-020-021

Property Address: 169 S DETROIT ST / **City: Los Angeles** **County: Los Angeles**

VESTING INFORMATION

Type of Instrument INTERSPOUSAL TRANSFER GRANT DEED
Grantor: THIAN LOK TIO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY
Grantee: THIAN LOK TIO AND TINGSOAN SIAUW, HUSBAND AND WIFE AS COMMUNITY PROPERTY
Instrument: 20070988087 **Book/Page:** N/A
Dated: 08/07/2006 **Recorded:** 04/24/2007

MAILING ADDRESS: THIAN LOK TIO AND TINGSOAN SIAUW
 169 SOUTH DETROIT STREET, LOS ANGELES, CA 90036

SCHEDULE B

LEGAL DESCRIPTION

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

LOT 206 OF TRACT NO.5207, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA AS PER MAP RECORDER IN BOOK 109, PAGE(S) 55 AND 56 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

MORTGAGES/LIENS

Type of Instrument DEED OF TRUST
Trustor/Mortgagor: THIAN LOK TIO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY
Lender/Beneficiary: MERS AS NOMINEE FOR FIRST CALIFORNIA MORTGAGE COMPANY
Trustee: STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION.
Instrument: 06/1511301 **Book/Page:** N/A
Amount: \$1,218,000.00 **Open Ended:** NO
Dated: 06/29/2006 **Recorded:** 07/10/2006
Maturity Date: 07/01/2036.

EXHIBIT B

ASSIGNED INSPECTOR: JOHN MATTILLO

Date: January 22, 2015

JOB ADDRESS: 169 SOUTH DETROIT STREET, LOS ANGELES, CA

ASSESSORS PARCEL NO. (APN): 5513-020-021

Last Full Title: 09/24/2014

Last Update to Title:

.....

LIST OF OWNERS AND INTERESTED PARTIES

- 1). THIAN LOK TIO AND TINGSOAN SIAUW
169 SOUTH DETROIT STREET
LOS ANGELES, CA. 90036-2913
CAPACITY: OWNERS
- 2). FIRST CALIFORNIA MORTGAGE COMPANY
5401 OLD REDWOOD HIGHWAY NORTH, SUITE 208
PETALUMA, CA. 94954
CAPACITY: INTERESTED PARTIES
- 3). MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
FLINT, MI. 48501-2026
CAPACITY: INTERESTED PARTIES
- 4). INDYMAC BANK
F.S.B, BLDG. B
901 EAST104TH STREET, SUITE 400/500
KANSAS CITY, MO. 64131
CAPACITY: INTERESTED PARTIES
- 5). INDYMAC BANK, FSB
155 NORTH LAKE AVENUE
PASADENA, CA. 91101
CAPACITY: INTERSETED PARTIES
- 6). ONEWEST BANK, FSB
C/O NTC
2100 ALT 19 NORTH
PALM HARBOR, FL. 34683
CAPACITY: INTERESTED PARTIES
- 7). FEDERAL DEPOSIT INSURANCE CORPORATION
6900 BEATRICE DRIVE
KALAMAZOO, MI. 49009
CAPACITY: INTERESTED PARTIES
- 8). ONEWEST BANK, FSB
888 EAST WALNUT STREET
PASADENA, CA. 91101
CAPACITY: INTERESTED PARTIES

Property Detail Report

For Property Located At :
169 S DETROIT ST, LOS ANGELES, CA 90036-2913



Owner Information

Owner Name: **THIAN LOT TIO/TINGSOAN SIAUW**
 Mailing Address: **169 S DETROIT ST, LOS ANGELES CA 90036-2913 C006**
 Vesting Codes: **//**

Location Information

Legal Description:	TRACT # 5207 LOT 206	APN:	5513-020-021
County:	LOS ANGELES, CA	Alternate APN:	
Census Tract / Block:	2140.00 / 4	Subdivision:	5207
Township-Range-Sect:		Map Reference:	34-B6 / 633-D1
Legal Book/Page:	109-55	Tract #:	5207
Legal Lot:	206	School District:	LOS ANGELES
Legal Block:		School District Name:	
Market Area:	C19	Munic/Township:	
Neighbor Code:			

Owner Transfer Information

Recording/Sale Date:	04/24/2007 / 08/07/2006	Deed Type:	INTERSPOUSAL DEED TRANSFER
Sale Price:		1st Mtg Document #:	
Document #:	988087		

Last Market Sale Information

Recording/Sale Date:	12/15/2004 / 11/02/2004	1st Mtg Amount/Type:	\$796,080 / CONV
Sale Price:	\$1,183,000	1st Mtg Int. Rate/Type:	5.88 / ADJ
Sale Type:	FULL	1st Mtg Document #:	3235559
Document #:	3235558	2nd Mtg Amount/Type:	\$150,000 / PRIVATE PARTY
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/ FIXED
Transfer Document #:		Price Per SqFt:	\$271.45
New Construction:		Multi/Split Sale:	

Title Company: **EQUITY TITLE CO.**
 Lender: **CHASE MANHATTAN MTG**
 Seller Name: **BIXSON LOUIS L TRUST**

Prior Sale Information

Prior Rec/Sale Date:	12/07/1971 /	Prior Lender:	/
Prior Sale Price:	\$62,000	Prior 1st Mtg Amt/Type:	/
Prior Doc Number:		Prior 1st Mtg Rate/Type:	/
Prior Deed Type:	DEED (REG)		

Property Characteristics

Gross Area:		Parking Type:		Construction:	
Living Area:	4,358	Garage Area:		Heat Type:	
Tot Adj Area:		Garage Capacity:		Exterior wall:	
Above Grade:		Parking Spaces:		Porch Type:	
Total Rooms:		Basement Area:		Patio Type:	
Bedrooms:	4	Finish Bsmnt Area:		Pool:	
Bath(F/H):	4 /	Basement Type:		Air Cond:	YES
Year Built / Eff:	1931 / 1931	Roof Type:		Style:	
Fireplace:	/	Foundation:		Quality:	
# of Stories:		Roof Material:		Condition:	

Site Information

Zoning:	LAR2	Acres:	0.15	County Use:	DUPLEX (0200)
Lot Area:	6,599	Lot Width/Depth:	x	State Use:	
Land Use:	DUPLEX	Res/Comm Units:	2 /	Water Type:	
Site Influence:				Sewer Type:	

Tax Information

Total Value:	\$1,344,719	Assessed Year:	2014	Property Tax:	\$16,655.21
Land Value:	\$1,137,090	Improved %:	15%	Tax Area:	67
Improvement Value:	\$207,629	Tax Year:	2014	Tax Exemption:	HOMEOWNER
Total Taxable Value:	\$1,337,719				

Comparable Sales Report

For Property Located At

169 S DETROIT ST, LOS ANGELES, CA 90036-2913



6 Comparable(s) Selected.

Report Date: 01/14/2015

Summary Statistics:

	Subject	Low	High	Average
Sale Price	\$1,183,000	\$290,000	\$2,260,000	\$1,499,167
Bldg/Living Area	4,358	3,740	4,984	4,244
Price/Sqft	\$271.45	\$66.68	\$573.17	\$358.18
Year Built	1931	1925	1931	1927
Lot Area	6,599	6,419	7,290	6,842
Bedrooms	4	6	6	6
Bathrooms/Restrooms	4	4	5	4
Stories	0.00	2.00	2.00	2.00
Total Value	\$1,344,719	\$149,351	\$1,800,000	\$991,462
Distance From Subject	0.00	0.03	0.28	0.19

*= user supplied for search only

Comp #:1		Distance From Subject:0.03 (miles)	
Address:	154 S DETROIT ST, LOS ANGELES, CA 90036-2914		
Owner Name:	SCHWEITZER ROBERT L		
Seller Name:	GERSHENZ FAMILY TRUST		
APN:	5513-019-027	Map Reference:	34-B6 / 633-D1
County:	LOS ANGELES, CA	Census Tract:	2140.00
Subdivision:	5207	Zoning:	LAR2
Rec Date:	05/16/2014	Prior Rec Date:	
Sale Date:	05/12/2014	Prior Sale Date:	
Sale Price:	\$1,630,000	Prior Sale Price:	
Sale Type:	FULL	Prior Sale Type:	
Document #:	510304	Acres:	0.15
1st Mtg Amt:		Lot Area:	6,419
Total Value:	\$149,351	# of Stories:	
Land Use:	DUPLEX	Park Area/Cap#:	/
		Living Area:	4,984
		Total Rooms:	
		Bedrooms:	6
		Bath(F/H):	4 /
		Yr Built/Eff:	1931 / 1931
		Air Cond:	YES
		Style:	
		Fireplace:	/
		Pool:	
		Roof Mat:	
		Parking:	

Comp #:2		Distance From Subject:0.17 (miles)	
Address:	127 N DETROIT ST, LOS ANGELES, CA 90036-2915		
Owner Name:	VIEMAR DE GELT LLC		
Seller Name:	PROVOST FAMILY TRUST		
APN:	5513-001-027	Map Reference:	34-B6 / 633-D1
County:	LOS ANGELES, CA	Census Tract:	2140.00
Subdivision:	5207	Zoning:	LAR2
Rec Date:	11/12/2014	Prior Rec Date:	08/24/1984
Sale Date:	06/05/2014	Prior Sale Date:	
Sale Price:	\$1,200,000	Prior Sale Price:	\$250,000
Sale Type:	FULL	Prior Sale Type:	CONFIRMED
Document #:	1198324	Acres:	0.15
1st Mtg Amt:		Lot Area:	6,600
Total Value:	\$414,234	# of Stories:	
Land Use:	DUPLEX	Park Area/Cap#:	/
		Living Area:	3,740
		Total Rooms:	
		Bedrooms:	6
		Bath(F/H):	4 /
		Yr Built/Eff:	1926 / 1926
		Air Cond:	YES
		Style:	
		Fireplace:	/
		Pool:	
		Roof Mat:	
		Parking:	

Comp #:3		Distance From Subject:0.2 (miles)	
Address:	142 N DETROIT ST, LOS ANGELES, CA 90036-2916		
Owner Name:	WILSON JUSTIN A/MCALLISTER ANNE M		
Seller Name:	PERRELL MARTY 2007 TRUST		
APN:	5513-002-023	Map Reference:	34-B6 / 633-D1
County:	LOS ANGELES, CA	Census Tract:	2140.00
Subdivision:	5207	Zoning:	LAR2
Rec Date:	06/04/2014	Prior Rec Date:	04/09/2002
Sale Date:	05/30/2014	Prior Sale Date:	03/20/2002
Sale Price:	\$1,815,000	Prior Sale Price:	\$750,000
Sale Type:	FULL	Prior Sale Type:	FULL
Document #:	576849	Acres:	0.15
1st Mtg Amt:	\$565,000	Lot Area:	6,428
Total Value:	\$903,828	# of Stories:	
Land Use:	DUPLEX	Park Area/Cap#:	/
		Living Area:	3,903
		Total Rooms:	
		Bedrooms:	6
		Bath(F/H):	4 /
		Yr Built/Eff:	1930 / 1930
		Air Cond:	YES
		Style:	
		Fireplace:	/
		Pool:	
		Roof Mat:	
		Parking:	

Comp #:4		Distance From Subject:0.23 (miles)	
Address:	110 S ORANGE DR, LOS ANGELES, CA 90036-3013		
Owner Name:	SHENG FRANCIS C		

Seller Name:	JENSEN TODD L	Map Reference:	34-B6 / 633-D1	Living Area:	4,542
APN:	5513-016-003	Census Tract:	2141.00	Total Rooms:	6
County:	LOS ANGELES, CA	Zoning:	LAR2	Bedrooms:	6
Subdivision:	8498	Prior Rec Date:	05/11/2011	Bath(F/H):	4 /
Rec Date:	05/27/2014	Prior Sale Date:	05/04/2011	Yr Built/Eff:	1925 /
Sale Date:	05/14/2014	Prior Sale Price:	\$1,235,000	Air Cond:	YES
Sale Price:	\$1,800,000	Prior Sale Type:	FULL	Style:	/
Sale Type:	FULL	Acres:	0.16	Fireplace:	/
Document #:	543153	Lot Area:	7,157	Pool:	/
1st Mtg Amt:	\$1,290,727	# of Stories:	/	Roof Mat:	/
Total Value:	\$1,290,727	Park Area/Cap#:	/	Parking:	/
Land Use:	DUPLEX				

Comp #:	5	Distance From Subject:	0.26 (miles)
Address:	215 S MANSFIELD AVE, LOS ANGELES, CA 90036-3016		
Owner Name:	JEN PAUL/LOH PEGGY		
Seller Name:	FRIEDMAN MATTHEW E		
APN:	5513-025-024	Map Reference:	34-B6 / 633-D1
County:	LOS ANGELES, CA	Census Tract:	2141.00
Subdivision:	8498	Zoning:	LAR2
Rec Date:	08/25/2014	Prior Rec Date:	09/21/2006
Sale Date:	08/19/2014	Prior Sale Date:	09/06/2006
Sale Price:	\$2,260,000	Prior Sale Price:	\$1,800,000
Sale Type:	FULL	Prior Sale Type:	FULL
Document #:	890480	Acres:	0.17
1st Mtg Amt:	\$1,800,000	Lot Area:	7,290
Total Value:	\$1,800,000	# of Stories:	/
Land Use:	DUPLEX	Park Area/Cap#:	/

Comp #:	6	Distance From Subject:	0.28 (miles)
Address:	110 S MANSFIELD AVE, LOS ANGELES, CA 90036-3019		
Owner Name:	MYRED LLC		
Seller Name:	EILAT FAMILY TRUST		
APN:	5513-015-003	Map Reference:	34-B6 / 633-D1
County:	LOS ANGELES, CA	Census Tract:	2141.00
Subdivision:	8498	Zoning:	LAR2
Rec Date:	05/01/2014	Prior Rec Date:	04/29/2014
Sale Date:	04/29/2014	Prior Sale Date:	04/23/2014
Sale Price:	\$290,000	Prior Sale Price:	\$1,450,000
Sale Type:	FULL	Prior Sale Type:	FULL
Document #:	451669	Acres:	0.16
1st Mtg Amt:	\$1,390,632	Lot Area:	7,156
Total Value:	\$1,390,632	# of Stories:	2.00
Land Use:	DUPLEX	Park Area/Cap#:	/

EXHIBIT D

ASSIGNED INSPECTOR: JOHN MATTILLO

Date: January 22, 2015

JOB ADDRESS: 169 SOUTH DETROIT STREET, LOS ANGELES, CA

ASSESSORS PARCEL NO. (APN): 5513-020-021

CASE#: 477070

ORDER NO: A-3089834

EFFECTIVE DATE OF ORDER TO COMPLY: August 30, 2012

COMPLIANCE EXPECTED DATE: September 29, 2012

DATE COMPLIANCE OBTAINED: November 20, 2012

LIST OF IDENTIFIED CODE VIOLATIONS (ORDER TO COMPLY)

VIOLATIONS:

SEE ATTACHED ORDER # A-3089834

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

HELENA JUBANY
PRESIDENT
MARSHA L. BROWN
VICE-PRESIDENT
VAN AMBATIELOS
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

AUG 24 2012

EG

THIAN LOT TIO AND TINGSOAN SIAUW
169 S DETROIT ST
LOS ANGELES, CA 90036

CASE #: 477070
ORDER #: A-3089834
EFFECTIVE DATE: August 30, 2012
COMPLIANCE DATE: September 29, 2012

OWNER OF
SITE ADDRESS: 169 S DETROIT ST
ASSESSORS PARCEL NO.: 5513-020-021
ZONE: R2; Two Family 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 YOU SEPARATELY . Section 98.0421 L.A.M.C.

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

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

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

VIOLATION(S):

1. The ^{2nd BK}air conditioning condensing units were installed without the required permits and inspections.

You are therefore ordered to: 1) Obtain the required mechanical permit and approvals.

Code Section(s) in Violation: 95.112.1, 12.21A.1.(a), 95.111.0 of the L.A.M.C.

2. The air conditioning consensing units are located in the required side yard.

You are therefore ordered to: 1) Move the condensing units to an approved location.

Code Section(s) in Violation: 12.22C20., 12.21A.1.(a) of the L.A.M.C.

3. An investigation fee is required for work performed without the required permits.

You are therefore ordered to: Pay the required investigation fee.

Code Section(s) in Violation: 91.107.5.1, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

1010742420120917



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

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 98.04 II 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.

INVESTIGATION FEE REQUIRED:

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

APPEAL PROCEDURES:

There is an appeal procedure established in this city whereby the Department of Building and Safety and the Board of Building and Safety Commissioners have the authority to hear and determine err 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 (213)252-3035. Office hours are 7:00 a.m. to 3:30 p.m. Monday through Thursday.

Inspector: _____



Date: August 23, 2012

JOHN MATTILLO
3550 WILSHIRE BLVD. SUITE 1800
LOS ANGELES, CA 90010
(213)252-3035


REVIEWED BY

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. T10814

SCHEDULE B (Continued)

MAILING ADDRESS: FIRST CALIFORNIA MORTGAGE COMPANY, 5401 OLD REDWOOD HWY. N., SUITE 208, PETALUMA, CALIFORNIA 94954.

MAILING ADDRESS: FIRST CALIFORNIA MORTGAGE COMPANY, 5401 OLD REDWOOD HWY. N., SUITE 208, PETALUMA, CALIFORNIA 94954.

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

Type of Instrument HOME EQUITY LINE OF CREDIT DEED OF TRUST

Trustor/Mortgagor: THIAN LOK TIO AND TINGSOAN SIAUW HUSBAND AND WIFE AS COMMUNITY PROPERTY

Lender/Beneficiary: INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK.

Trustee: FIRST AMERICAN TITLE INSURANCE CO.

Instrument: 20071733406

Book/Page: N/A

Amount: \$150,000.00

Open Ended: YES

Dated: 07/16/2007

Recorded: 07/23/2007

Maturity Date: 08/15/2027.

MAILING ADDRESS: INDYMAC BANK, F.S.B, BLDG B. 901 E 104TH ST, SUITE 400 / 500, KANSAS CITY, MO 64131.

MAILING ADDRESS: INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK, 155 NORTH LAKE AVENUE, PASADENA, CA 91101.

SAID DEED OF TRUST IS SUBJECT TO A CORPORATE ASSIGNMENT OF DEED OF TRUST, FROM FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B. (ASSIGNOR) TO ONE WEST BANK, FSB. (ASSIGNEE), DATED 01/21/2010, RECORDED 03/04/2010 AS INSTRUMENT NO. 20100294378.

MAILING ADDRESS: ONEWEST BANK, FSB, C/O NTC 2100 ALT. 19 NORTH, PALM HARBOR, FL 34683.

MAILING ADDRESS: FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B., 6900 BEATRICE DR., KALAMAZOO, MI 49009.

MAILING ADDRESS: ONEWEST BANK, FSB, 888 E. WALNUT STREET, PASADENA, CA 91101.

2

Accommodation

RECORDING REQUESTED BY
Thian Lok Tio

AND WHEN RECORDED MAIL TO:
Thian Lok Tio
169-171 South Detroit Street
Los Angeles, CA 90036



Space Above This Line for Recorder's Use Only

A.P.N.: 5513-020-021

This conveyance performs exchange of names, and the grantor and grantee are the same party. R & J. 11911.

File No.: ()

INTERSPOUSAL TRANSFER GRANT DEED

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

The Undersigned Grantor(s) declare(s): DOCUMENTARY TRANSFER TAX \$-0-; CITY TRANSFER TAX \$-0-;
SURVEY MONUMENT FEE \$

This conveyance is solely between spouses and is EXEMPT from the imposition of the Documentary Transfer Tax pursuant to Section 11930 and/or 11911 et seq. of the Revenue and Taxation Code.

This is an Interspousal Transfer and not a change in ownership under Section 63 of the Revenue and Taxation Code, and transfer by Grantor(s) is excluded from reappraisal as a creation, transfer, or termination, solely between the spouses of any co-owner's interest.

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, **Thian Lok Tio, a married man as his sole and separate property**

hereby GRANTS to **Thian Lok Tio and Tingsoan Tio**, husband and wife as **Community Property**

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

Attached hereto as Exhibit A.

Dated: ~~08/03/2006~~ *08/07/06*

Thian Lok Tio *[Signature]*

Mail Tax Statements To: **SAME AS ABOVE**

3

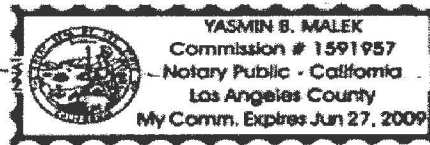
A.P.N.: 5513-020-021

STATE OF Calif)SS
COUNTY OF Los Angeles .)

On Aug 7, 2006, before me, Yasmin B. Malek
Notary Public, personally appeared

Thian Lok Tio, 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:

[Handwritten Signature]

My Commission Expires: June 27, 2009

This area for official notarial seal

Notary Name: Yasmin B. Malek

Notary Phone: (626) 795-9836

Notary Registration Number: 1991957

County of Principal Place of Business: Los Angeles

RECORDING REQUESTED BY:
FIRST AMERICAN TITLE COMPANY

Recording Requested By:
FIRST CALIFORNIA MORTGAGE
COMPANY

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06 1511301

And After Recording Return To:
FIRST CALIFORNIA MORTGAGE COMPANY
5401 OLD REDWOOD HWY. N., SUITE 208
PETALUMA, CALIFORNIA 94954
Loan Number: 2006060215

2273130
5513-020-021

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN: 1002564-2006060215-7

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 29, 2006, together with all Riders to this document.
- (B) "Borrower" is THIAN LOK TIO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Borrower is the trustor under this Security Instrument.

- (C) "Lender" is FIRST CALIFORNIA MORTGAGE COMPANY

Lender is a CALIFORNIA CORPORATION organized and existing under the laws of CALIFORNIA
Lender's address is 5401 OLD REDWOOD HWY. N., SUITE 208, PETALUMA, CALIFORNIA 94954

- (D) "Trustee" is STANDARD TRUST DEED SERVICE COMPANY, 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 29, 2006
The Note states that Borrower owes Lender ONE MILLION TWO HUNDRED EIGHTEEN THOUSAND AND 00/100 Dollars (U.S. \$ 1,218,000.00) plus interest.

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

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify]
PREPAYMENT RIDER

SEE EXHIBIT "A" ATTACHED

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

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

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

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

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

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

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

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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

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covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of LOS ANGELES

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 206 OF TRACT NO. 5207, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA AS PER MAP RECORDER IN BOOK 109, PAGE(S) 55 AND 56 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.
A.P.N.: 5513-020-021

which currently has the address of 169-171 SOUTH DETROIT STREET
[Street]

LOS ANGELES, California 90036 ("Property Address")
[City] [Zip Code]

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

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

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

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not

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



THIAN LOK TIO (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

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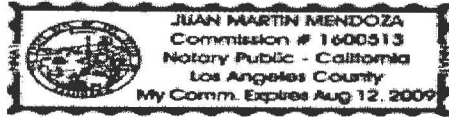
State of California)
) ss.
County of LOS ANGELES)

On June 29, 2006 before me, Juan Martin Mendoza, Notary Public, 15

personally appeared THIAN LOK TIO

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

WITNESS my hand and official seal.



NOTARY SEAL

Juan Martin Mendoza
NOTARY SIGNATURE
Juan Martin Mendoza
(Typed Name of Notary)

06 1511301

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY



20071733406

Recording Requested By:
INDYMAC BANK, F.S.B.,

[Company Name]

And When Recorded Mail To:
INDYMAC BANK, F.S.B.,

[Company Name]

[Name of Natural Person]

BLDG B, 901 E 104TH ST, SUITE 400/500

[Street Address]

KANSAS CITY, MO 64131

[City, State Zip Code]

3365809

[Space Above This Line For Recording Date]

**HOME EQUITY LINE OF CREDIT DEED OF TRUST
Secondary Lien
(Securing Future Advances)**

Borrower has established a line of credit ("Home Equity Line of Credit") with Lender as evidenced by Borrower's Home Equity Line of Credit Agreement and Promissory Note dated the same date as this Security Instrument, and all renewals, extensions, modifications, replacements and substitutions thereof (collectively, the "Agreement"). Lender has agreed to make advances to Borrower under the terms of the Agreement. Such advances shall be of a revolving nature and may be made, repaid and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by this Security Instrument. The total outstanding principal balance owing at any one time under the Agreement (not including charges and collection costs which may be owing from time to time) shall not exceed **one hundred fifty thousand and NO/100ths** (U.S. \$ 150,000.00) plus interest thereon (the "Credit Limit"). That sum is referred to in the Agreement as the Credit Limit. The entire indebtedness under the Agreement, if not paid earlier, is due and payable on **AUGUST 15, 2027** or on such later date as may be permitted by Lender in writing, or at such earlier date in the event such indebtedness is accelerated in accordance with the terms of the Agreement and/or this Security Instrument.

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and other words are defined in Sections 3, 10, 12, 17, 19, and 20. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 15.

(A) "Security Instrument" means this Home Equity Line of Credit Deed of Trust, which is dated **July 16, 2007**, together with all Riders to this document.

(B) "Borrower" is **THUAN LOK TEO AND TINGSOAN SIAOW HUSBAND AND WIFE AS COMMUNITY PROPERTY**

. Borrower is the trustor under this Security Instrument.

Loan No: 127188985

California Home Equity Line of Credit Deed of Trust - Secondary Lien

THE COMPLIANCE SOURCE, INC.

Page 1 of 11



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(C) "Lender" is **INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK**

Lender is a **Federal Savings Bank** organized and existing under the laws of
United States of America. Lender's address is **155 NORTH LAKE AVENUE, PASADENA, CA 91101**

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **FIRST AMERICAN TITLE INSURANCE CO.**

(E) "Agreement" means the Home Equity Line of Credit Agreement and Promissory Note signed by Borrower and dated **July 16, 2007**. The Agreement states Lender has agreed to make advances to Borrower under the terms of the Agreement, such advances to be of a revolving nature. The total outstanding principal balance owing at any one time under the Agreement (not including charges and collection costs which may be owing from time to time under the Agreement) not to exceed the Credit Limit of **one hundred fifty thousand and NO/100ths** Dollars (U.S. \$ **150,000.00**) plus interest. Borrower has promised to pay the total outstanding balance in Periodic Payments and to pay the entire debt in full not later than **August 15, 2027**.

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

(G) "Account" means the debt evidenced by the Agreement, plus interest, any other charges due under the Agreement, and all sums due under this Security Instrument, plus interest.

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

- Adjustable Rate Rider
- Balloon Rider
- Home Improvement Rider
- Other(s) (specify) **1-4 Family Rider**
- Condominium Rider
- Planned Unit Development Rider
- Revocable Trust Rider
- Second Home Rider
- Biweekly Payment Rider

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

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

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

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

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

Loan No: **127189985**

California Home Equity Line of Credit Deed of Trust - Secondary Lien

---TFC COMPLIANCE SERVICES, INC.---

www.complianceservices.com

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TRUSTEE 06/01
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26. Request for Notice of Default and Sale. In accordance with Section 2924b, Civil Code, request is hereby made that a copy of any notice of default and a copy of any notice of sale under the deed of trust (or mortgage) recorded in Book _____, in Book _____ page _____ records of _____ County, (or filed for record with recorder's serial number _____ records of _____ County) California, executed by _____ as trustee (or mortgagor) in which _____, is named as beneficiary (or mortgagee) and _____ as trustee be mailed to Name **INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK** at Address **155 NORTH LAKE AVENUE, PASADENA, CA 91101**

Notice: A copy of any notice of default and of any notice of sale will be sent only to the address contained in this recorded request. If your address changes, a new request must be recorded.

Signature _____


REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page two of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

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

Witnesses:

 Printed Name _____
 (Please Complete)



 THIAN LOK TIO
 (Seal)
 -Borrower
 Printed Name

 Printed Name _____
 (Please Complete)



 TINGSHAN SIMOW
 (Seal)
 -Borrower
 Printed Name

 (Seal)
 -Borrower
 Printed Name

 (Seal)
 -Borrower
 Printed Name

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State of CALIFORNIA
County of LOS ANGELES
On July 16, 2007 before me, CRYSTAL Y. BULLARD, Notary Public, personally appeared

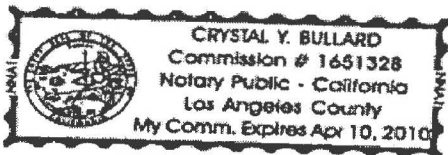
THIAM LOK TIO and TINGSAN SIAM
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by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

Witness my hand and official seal.

(Seal)

Crystal Y Bullard
Notary Public [Printed Name]

My Commission Expires: April 10, 2010



Loan No: 127188985

California Home Equity Line of Credit Debt of Trust - Secondary Lien
—THE COMPLIANCE SOURCE, INC.— Page 13 of 15



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[RECORDING REQUESTED BY]
NATIONWIDE TITLE CLEARING
[AND WHEN RECORDED MAIL TO]
OneWest Bank, FSB
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683



Loan #: 127188985

CORPORATE ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B., WHOSE ADDRESS IS 6900 BEATRICE DR. , KALAMAZOO, MI 49009, (ASSIGNOR), by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with the certain note(s) described therein, without recourse, representation or warranty, together with all right, title and interest secured thereby, all liens, and any rights due or to become due thereon to OneWest Bank, FSB, WHOSE ADDRESS IS 888 E. WALNUT STREET , PASADENA, CA 91101, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Deed made by THIAN LOK TIO AND TINGSOAN SIAUW and recorded on 07/23/2007 as Inst# 20071733406 in Book , Page in the office of the LOS ANGELES County Recorder, California.

Property more commonly known as: 169 -171 S DETROIT STREET, LOS ANGELES, CA 90036

This assignment is made without recourse, representation or warranty, express or implied, by the FDIC in any capacity.

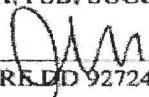
Dated:01/21/2010

FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B.

By: 
BRYAN BLY ATTORNEY-IN-FACT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 21st day of January in the year 2010 by BRYAN BLY, well known to me to be the ATTORNEY-IN-FACT of FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC FEDERAL BANK, FSB, SUCCESSOR TO INDYMAC BANK, F.S.B., a corporation, on behalf of the corporation.


CRYSTAL MOORE DD 927242 Notary Public

My Commission expires: 09/23/2013

Prep by: Jessica Fretwell/NTC,2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

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form5/FRMCA1



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