

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

September 16, 2014

Council District: # 7

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

JOB ADDRESS: **12880 NORTH PHILLIPPI AVENUE LOS ANGELES, CA**
ASSESSORS PARCEL NO. (APN): **2509-017-008**

On July 9, 2011 pursuant to the authority granted by Section 91.103 of the Los Angeles Municipal Code, the Department of Building and Safety (the "Department") investigated and identified code violations at: **12880 North Phillippi 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.

In addition, pursuant to Section 98.0421, the property owner was issued an order July 6, 2011 to pay a code violation inspection fee after violations were identified and verified upon inspection. The non-compliance and code violation inspection fees imposed by the Department are as follows:

<u>Description</u>	<u>Amount</u>
Non-Compliance Code Enforcement fee	\$ 550.00
Late Charge/Collection fee (250%)	2,215.00
Code Violation Investigation fee	336.00
System Development Surcharge	20.16
System Development Surcharge late fee	50.40
Accumulated Interest (1%/month)	1,112.10
Title Report fee	42.00
Grand Total	\$ 4,325.66

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 **\$4,325.66** 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 **\$4,325.66** 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
for: Steve Ongele
Chief, Resource Management Bureau

ATTEST: HOLLY WOLCOTT, CITY CLERK

Lien confirmed by
City Council on:

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. T10543
Dated as of: 07/18/2014

Prepared for: City of Los Angeles

SCHEDULE A
(Reported Property Information)

APN #: 2509-017-008

Property Address: 12880 N PHILLIPPI AVE ✓ **City:** Los Angeles **County:** Los Angeles

VESTING INFORMATION

Type of Instrument GRANT DEED

Grantor: RUBEN REYES, MARIA L. REYES AND LUCY REYES

Grantee: ARCELIA GALICIA, A SINGLE WOMAN

Instrument: 01/0781975

Book/Page: N/A

Dated: 03/14/2001

Recorded: 05/08/2001

MAILING ADDRESS: ARCELIA GALICIA
12880 PHILLIPPI STREET SYLMAR, CALIFORNIA 91342

SCHEDULE B

LEGAL DESCRIPTION

LOT 20 OF TRACT NO. 22492, PER MAP RECORDED IN BOOK 631, PAGE 39 AND 40, IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY, STATE OF CALIFORNIA.

MORTGAGES/LIENS

Type of Instrument DEED OF TRUST

Trustor/Mortgagor: ARCELIA GALICIA, A SINGLE WOMAN

Lender/Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION

Trustee: T.D. SERVICE COMPANY

Instrument: 20071315940

Book/Page: N/A

Amount: \$503,000.00

Open Ended: NO

Dated: 05/22/2007

Recorded: 05/31/2007

Maturity Date: 06/01/2037

SCHEDULE B (Continued)

MAILING ADDRESS: BNC MORTGAGE, INC.
P.O. BOX 19656 IRVINE, CA 92623-9656

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST, DATED
12/04/2008, RECORDED 12/05/2008 AS INSTRUMENT NO. 20082148711.

MAILING ADDRESS: NORTHWEST TRUSTEE SERVICES, INC.
505 N. TUSTIN AVENUE, SUITE 243 SANTA ANA, CA 92705

SAID DEED OF TRUST IS SUBJECTED TO A ASSIGNMENT OF DEED OF TRUST FROM
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC
MORTGAGE, INC., A DELAWARE CORPORATION(ASSIGNOR) TO U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES
CORPORATION(SASCO) 2007-BNC1(ASSIGNEE), DATED 11/24/2008, RECORDED
03/10/2009 AS INSTRUMENT NO. 20090336250.

MAILING ADDRESS: CHASE HOME FINANCE, LLC
10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127

SAID DEED OF TRUST IS FURTHER SUBJECTED TO A SUBSTITUTION OF TRUSTEE,
DATED 11/24/2008, RECORDED 03/10/2009 AS INSTRUMENT NO. 20090336251.

MAILING ADDRESS: NORTHWEST TRUSTEE SERVICES, INC.
505 N. TUSTIN AVE., SUITE 243 SANTA ANA, CA 92705

NOTICE OF TRUSTEE'S SALE, DATED 03/06/2009, RECORDED 03/10/2009 AS
INSTRUMENT NO. 20090336252

MAILING ADDRESS: NORTHWEST TRUSTEE SERVICES, INC.
505 N. TUSTIN AVENUE, SUITE 243 SANTA ANA, CA 92705

NOTICE OF TRUSTEE'S SALE DATED 10/13/2011, RECORDED 10/14/2011 AS
INSTRUMENT NO. 20111396686

MAILING ADDRESS: NORTHWEST TRUSTEE SERVICES, INC.
1241 E. DYER ROAD, SUITE 250 SANTA ANA, CA 92705

SAID DEED OF TRUST IS SUBJECTED TO A ASSIGNMENT OF DEED OF TRUST FROM
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET
SECURITIES CORPORATION (SASCO) 2007-BNC1 (ASSIGNOR) TO U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES
CORPORATION MORTGAGE LOAN TRUST 2007-BNC1 MORTGAGE PASS-THROUGH

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. T10543

SCHEDULE B (Continued)

CERTIFICATES, SERIES 2007-BNC1(ASSIGNEE), DATED 09/10/2012, RECORDED
09/09/2012 AS INSTRUMENT NO. 20121407136

MAILING ADDRESS: BANKRUPTCY DEPARTMENT LAW OFFICES OF LES ZIEVE
18377 BEACH BLVD., STE. 210 HUNTINGTON BEACH, CA 92648

ADDITIONAL MAILING ADDRESS: OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON ROAD, SUITE 100 WEST PALM BEACH, FLORIDA, 33409

SAID DEED OF TRUST IS FURTHER SUBJECTED TO A SUBSTITUTION OF TRUSTEE,
DATED 12/20/2012, RECORDED 01/28/2013 AS INSTRUMENT NO. 20130132627

MAILING ADDRESS: WESTERN PROGRESSIVE, LLC
2002 SUMMIT BLVD, SUITE 600 ATLANTA, GA 30319

NOTICE OF TRUSTEE'S SALE, DATED 05/22/2007, RECORDED 05/16/2013 AS
INSTRUMENT NO. 20130734309

MAILING ADDRESS: NORTHWEST TRUSTEE SERVICES, INC.
1241 E. DYER ROAD, SUITE 250 SANTA ANA, CA 92705

Type of Instrument MISCELLANEOUS

Comments: NOTICE OF PENDING LIEN, DATED 10/14/2011, RECORDED 10/21/2011 AS
INSTRUMENT NO. 20111428456.

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

ADDITIONAL MAILING ADDRESS: GALICIA ARCELIA
12880 PHILLIPPI AVE SYLMAR CA, 91342

RECORDING REQUESTED BY
COMMONWEALTH LAND TITLE CO.
AND WHEN RECORDED MAIL TO

01 0781975

Arcelia Galicia
12880 Phillippi Street
Sylmar, California 91342

1100524-6

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Assessor's Parcel No. 2509-17-8

GRANT DEED

(44)

The undersigned grantor(s) declare(s):
Documentary transfer tax is \$ 209.00 \$ 855.00
(X) computed on 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.
(X) City of: Los Angeles, and

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

Ruben Reyes, Maria L. Reyes and Lucy Reyes

hereby GRANTS(S) TO
Arcelia Galicia, a single woman

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

LOT 20 OF TRACT NO. 22492, PER MAP RECORDED IN BOOK 631, PAGE 39 AND 40, IN THE OFFICE
OF THE COUNTY RECORDER OF LOS ANGELES COUNTY, STATE OF CALIFORNIA.

Dated: MARCH 14, 2001

STATE OF CALIFORNIA,

COUNTY OF LOS Angeles) SS

On 4-27-01 before me
Inde Balderas

a Notary Public in and for said state,
personally appeared Ruben Reyes,
Maria L. Reyes & Lucy Reyes,
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.

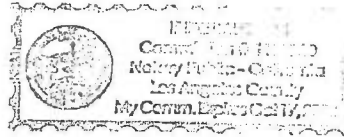
Signature _____
Title Order No. 1100524-6

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

Ruben Reyes
RUBEN REYES

Maria L. Reyes
MARIA L. REYES

Lucy Reyes
LUCY REYES



(This area for official notarial seal)
Escrow or Loan No. 23-80226-040



Recording requested by:
First American Title Company
 When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

Space above this line for recorder's use only

File No. 7069.26379

Title Order No. 3921626

MIN No.

100122200003188940

APN 2509-017-008

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY.

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

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
 TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
 LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/22/07. 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.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein.

Trustor(s): **Arcelia Galicia, a single woman**

Recorded: **05/31/07**, as Instrument No. **20071315940**, of Official Records of Los Angeles County, California.

Date of Sale: **06/05/13 at 1:00 PM**

Place of Sale: **At the Pomona Valley Masonic Temple Building, located at 395 South Thomas Street,, Pomona, CA**

The purported property address is: **12880 PHILLIPPI AVE, LOS ANGELES, CA 91342**

Assessors Parcel No. **2509-017-008**

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$727,406.62**.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid, plus interest. The purchaser shall have no further recourse against the beneficiary, the Trustor or the trustee.


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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 877-484-9942 or 800-280-2832 or visit this Internet Web site www.USA-Foreclosure.com or www.Auction.com using the file number assigned to this case 7069.26379. 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.

Date: May 14, 2013

NORTHWEST TRUSTEE SERVICES, INC., as Trustee



 Cody Soper, Authorized Signatory
 1241 E. Dyer Road, Suite 250, Santa Ana, CA 92705
 866-387-6987

Sale Info website: www.USA-Foreclosure.com or www.Auction.com
 Automated Sales Line: 877-484-9942 or 800-280-2832
 Reinstatement and Pay-Off Requests: 866-387-NWTS

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
 USED FOR THAT PURPOSE

RECORDING REQUESTED BY:
CITY OF LOS ANGELES

WHEN RECORDED MAIL TO:

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



SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF PENDING LIEN

Notice is hereby given that, pursuant to the provisions of Section 98.0402 of Division 4 of Article 8 of Chapter IX of the Los Angeles Municipal Code (LAMC), the City of Los Angeles has incurred the cost of inspections of the property described below. The City of Los Angeles intends to impose a lien against the property described below to recover the cost of such inspections, plus appropriate fees and fines, as authorized by LAMC Section 98.0402 and Section 7.35.5 of Article 4.6 of Chapter 1 of Division 7 of the Los Angeles Administrative Code, upon confirmation of the City Council.

For further information regarding this notice and the status of Department proceedings, please contact Nancy Truong of the Department of Building and Safety between 9:00 a.m. and 11:00 a.m., Monday through Friday. (Invoice No. 5243251)

Telephone Number: (213) 482-6890

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

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

TR 22492 20 M B 631-39/40

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

APN 2509-017-008
AKA 12880 N PHILLIPPI AVE
LOS ANGELES

Owner:

GALICIA ARCELIA
12880 PHILLIPPI AVE
SYLMAR CA,91342

DATED: This 14th Day of October, 2011

CITY OF LOS ANGELES

By Steve Ongele
Steve Ongele, Bureau Chief
Resource Management Bureau



Recording Requested By

Return To:

BNC MORTGAGE, INC.
P.O. BOX 19656
IRVINE, CA 92623-9656

Prepared By:

APN: 2509-017-008

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100122200003188940

Loan No.: WNT001358

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 22, 2007 together with all Riders to this document.

(B) "Borrower" is ARCELIA GALICIA, A SINGLE WOMAN.

Borrower's address is 12880 PHILLIPPI AVE, SYLMAR AREA, CA 91342

Borrower is the trustor under this Security Instrument

(C) "Lender" is BNC MORTGAGE, INC., A DELAWARE CORPORATION

Lender is a corporation organized and existing under the laws of Delaware

WNT001358

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

Form 3005 1/01

-6A(CA) (0207)

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Initial

VMP MORTGAGE FORMS - (800)521-7291

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Lender's address is P.O. BOX 19656, IRVINE, CA 92623-9656

(D) "Trustee" is T.D. SERVICE COMPANY

(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 22, 2007

The Note states that Borrower owes Lender five hundred three thousand and 00/100

Dollars

(U S \$503,000.00) plus interest Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 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]:

- Adjustable Rate Rider
 - Balloon Rider
 - VA Rider
 - Condominium Rider
 - Planned Unit Development Rider
 - Biweekly Payment Rider
 - Second Home Rider
 - 1-4 Family Rider
 - Other(s) [specify]
- Prepayment Penalty Rider**

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

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

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

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

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

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

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

07 1315940

Initials

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(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, CALIFORNIA

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 20, OF TRACT NO. 22492, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 631 PAGE(S) 39 AND 40 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

SEE ATTACHED EXHIBIT A

Parcel ID Number: 2509-017-008
12880 PHILLIPPI AVE (LOS ANGELES)
SYLMAR AREA
("Property Address")

which currently has the address of

[Street]
[City], California 91342 [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

07-1315940

WNT-8A(CA) (0207)

Page 3 of 15

Initials: *[Signature]*

WNT001358

Form 3005 1/01

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:

_____  _____ (Seal)
 ARCELIA GALICIA -Borrower

_____ _____ (Seal)
 -Borrower

_____ (Seal) _____ (Seal)
 -Borrower -Borrower

_____ (Seal) _____ (Seal)
 -Borrower -Borrower

_____ (Seal) _____ (Seal)
 -Borrower -Borrower

07 1315940

WMP-6A(CA) (0207)

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WNT001358
Form 3005 1/01

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State of California
County of Los Angeles

} ss.

On May 23, 2007 before me, Eleana Burroughs, Notary Public,
ARCELIA GALICIA 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.

Eleana Burroughs (Seal)



07 1315940

VMP -6A(CA) (0207)

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Initials *AB*

WNT001358
Form 3005 1/01

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RECORDING REQUESTED BY, AND WHEN RECORDED MAIL TO:

**BNC MORTGAGE, INC.
P.O. BOX 19656
IRVINE, CALIFORNIA 92623-9656**

(Space above this line for Recorder's use)

PREPAYMENT CHARGE RIDER

Loan No WNT001358
Application No. WNT001358

THIS PREPAYMENT CHARGE RIDER (the "Prepayment Rider") is made this 22nd day of May, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to BNC MORTGAGE, INC., A DELAWARE CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at 12880 PHILLIPPI AVE (LOS ANGELES), SYLMAR AREA, CA 91342

To the extent that the provisions of this Prepayment Rider (the "Rider") are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of this Prepayment Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

For value received, the receipt and sufficiency of which are hereby acknowledged, Section 5 of the Note is amended to read in its entirety as follows:

"5. BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

If within thirty-six (36) months from the date of execution of the Security Instrument, I make a full Prepayment or partial Prepayment(s), I will at the same time pay to the Note Holder a Prepayment charge equal to six (6) months' advance interest on the amount of the Prepayment that, when added to all other amounts prepaid during the 12-month period immediately preceding the date of the Prepayment, exceeds twenty percent (20%) of the original Principal amount of this Note."

WNT001358

WNT001358

07 1315940

PREPARED BY

18

By signing below, I (We) accept and agree to the terms and covenants contained in this Prepayment Charge Rider.

Arceia Galicia
Borrower
ARCELIA GALICIA

Borrower

Borrower

Borrower

Borrower

Borrower

(Space below this line for Acknowledgment)

07 1315940

WNT001358

Page 2 of 2

WNT001358

PPSCUCG
09/18/03

19

Loan No WNT001358

**ADJUSTABLE RATE RIDER
WITH INTEREST ONLY PAYMENT PERIOD**

This Adjustable Rate Rider with Interest Only Payment Period is made this
22nd day of May, 2007,

and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), of the same date given by the undersigned (the "Borrower") to secure Adjustable Rate Note ("Note") to

BNC MORTGAGE, INC., A DELAWARE CORPORATION

, (the "Lender") of the same date and covering the property described in the Security Instrument and located at

12880 PHILLIPPI AVE (LOS ANGELES), SYLMAR AREA, CA 91342

[Property Address]

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

THE NOTE AND ITS ADDENDA CONTAIN PROVISIONS ALLOWING FOR AN INITIAL PERIOD OF MONTHLY PAYMENTS OF INTEREST ONLY AND FOR SUBSEQUENT MONTHLY PAYMENTS OF BOTH PRINCIPAL AND INTEREST.

INTEREST ONLY PERIOD.

The Note and its Addenda provide for an initial period of monthly payments of interest only, in the amount of \$ 3,726.40 , as follows

INTEREST RATE AND MONTHLY PAYMENT CHANGES.

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

I. Sections 3 and 4 of the Note as modified by its Addenda provide for one hundred twenty (120) payments of interest only ("Interest Only Period") at the interest rates determined in accordance with Sections 2 and 4 of the Note

I. PAYMENTS

(A) Time and Place of Payments.

I will pay interest during the interest Only Period, and principal and interest thereafter, by making a payment every month

I will make my monthly payments on the first day of each month beginning on **July 1, 2007**

. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may own under this Note Each monthly payment will be applied as of its scheduled due date and will be applied to interest before principal. If on **June 1, 2037** , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at **Chase Home Finance LLC, Attn: Financial Processing, Dept. 360, P.O. Box 24784 Columbus, OH 43224** , or at a different place if required by the Note Holder.

07 1315940

Interest Only Adj Rate Note Rider

Rev 102703

Page 1 of 3

Borrower Initials

WNT001358

21

(F) Notice of Changes

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

All other provisions of the Note and any Addenda are unchanged by this Addendum to Note for Interest Only Payments and remain in full force and effect.

II. By signing below, Borrower accepts and agrees to the terms and conditions contained in the Interest Only Payment Period Addendum.

 _____ (Seal) _____ (Seal)
ARCELIA GALICIA


_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

I understand that for the interest only period I will not be reducing the principal balance (unless I make additional payments of principal, which may be made in accordance with Section 5 of this Note).

After sixty (60) payments if I only made my minimum payment, my principal balance will not be reduced.

 _____ (Seal) _____ (Seal)
ARCELIA GALICIA

_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

07 1315940

Interest Only Adj Rate Note Rider

Rev. 102703

Page 3 of 3

Borrower Initials



WNT001358



Recording requested by:

When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 92705

Space above this line for Recorder's use

File No. 7104.10257

MIN No. 100122200003188940

3921626

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

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION. 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 (normally five business days prior to the date set for the sale of your property). No sale may be set until three months from the date this notice of default is recorded (which date of recordation appears on this notice). This amount is **\$30,471.12** as of **12/04/08**, 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 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.

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 the three-month period stated above) 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 arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation (SASCO)2007-BNC1
C/O Northwest Trustee Services, Inc.
505 N. Tustin Avenue, Suite 243 Santa Ana, CA 92705
Telephone (714) 277-4888
Reinstatement and Pay-Off Request Line (866) 387-NWTS

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TS No.: 7104.10257
Loan No. 24513970
Notice of Default and Election to Sell Under Deed of Trust

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 the undersigned 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 05/22/07, executed by **Arcelia Galicia, a single woman**, as Trustor(s), to secure certain obligations in favor of **Mortgage Electronic Registration Systems, Inc.**, as Beneficiary, recorded 05/31/07, as Book No. , Page No. , and Instrument No. **20071315940**, of Official Records in the Office of the Recorder of **Los Angeles County, California**, describing land therein as more fully described in said Deed of Trust.

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of **\$503,000.00**, that the beneficial interest under such Deed of trust and the obligation secured thereby are presently held by the undersigned; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

The monthly installment of principal and interest which became due on 07/01/08, and all subsequent installments, together with late charges as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the loan documents


A copy of CA Civil Code Section §2923.5(b) declaration is attached hereto and incorporated herein by reference.

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and 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.

Dated: 12/04/08

Northwest Trustee Services, Inc.
As Agent For Beneficiary
By: First American Title Insurance Company, as Agent

By:


Authorized Signatory

DARIEN MCDONALD

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

7104.10257 4

Name: Arcelia Galicia
PA: 12880 Phillippi Ave Sylmar, CA 91342

DECLARATION OF COMPLIANCE

(California Civil Code Section 2923.5(c))

The undersigned mortgagee, beneficiary or authorized agent hereby declares under penalty of perjury, under the laws of the State of California, as follows:

The mortgagee, beneficiary or authorized agent contacted the borrower to discuss the borrower's financial situation and to explore options for the borrower to avoid foreclosure in compliance with Cal. Civ. Code Section 2923.5.

The mortgagee, beneficiary or authorized agent tried with due diligence but has been unable to contact the borrower to discuss the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by Cal. Civ. Code Section 2923.5. The following efforts were made:

- Sent letter by first class mail with toll free number to HUD-certified housing counseling agency.
- Attempted to contact borrower by phone at least three times at different hours and on different days unless the borrower's primary and secondary phone numbers were disconnected.
- At least two weeks after attempting telephone contacts, sent letter by certified mail, return receipt requested that included toll free number to HUD-certified housing counseling agency.

The mortgagee, beneficiary or authorized agent was not required to comply with Cal. Civ. Code Section 2923.5 because:

- The real property is not an owner-occupied single family residence.
- The loan was not originated between January 1, 2003 and December 31, 2007.
- The borrower has surrendered the property as evidenced by either a letter confirming the surrender or delivery of the keys to the property to the mortgagee, trustee, beneficiary or authorized agent.
- The borrower has contracted with someone whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and avoid their loan obligations.
- The borrower has filed for bankruptcy, and the proceedings have not yet been finalized.

Chase Home Finance LLC

Date: 11/28/08 By: Russ Cortez

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Chase Home Finance, LLC
10790 Rancho Bernardo Rd.
San Diego, CA 92127



File No. 7104.10257	Title Order 3921626	MIN No. 100122200003188940
Servicer Loan No. 24513970		

IMPORTANT NOTICE

Note: After having been recorded, this Assignment should be kept with the Note and Deed of Trust hereby assigned

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to
U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation (SASCO)2007-BNC1
all beneficial interest under that certain Deed of Trust dated **05/22/07**, executed by **Arcelia Galicia, a single woman to T.D. Service Company**, as Trustee; and recorded **05/31/07**, as Instrument No. **20071315940**, Book n/a, Page n/a, of Official Records in the County Recorder of **Los Angeles County, California**.

TOGETHER with the note or notes therein described and secured thereby, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part the real property described therein.

Dated: 11-24-08

Mortgage Electronic Registration
Systems, Inc. ("MERS") as nominee for
BNC Mortgage, Inc., a Delaware
Corporation

Whitney K. Cook
Whitney K. Cook, Assistant Secretary

State of Ohio
County of Franklin

On 11/2/09 before me, Nicole Knisley Notary Public, personally appeared Whitney K. Cook, 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 and 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 Ohio that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Nicole Knisley



Nicole Knisley
Notary Public, State of Ohio
My Commission Expires
12/10/2013

LIB

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RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

Recording requested by:

When recorded mail to:
Northwest Trustee Services, Inc.
505 N. Tustin Ave., Suite 243
Santa Ana, CA 92705



SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

File No. 7104.10257

Title Order No. 3921828

MIN No. 100122200003188940

SUBSTITUTION OF TRUSTEE

WHEREAS, T.D. Service Company was the original Trustee under that certain Deed of Trust dated 05/22/07, executed by Arcella Galicia, a single woman to secure certain obligations in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, recorded 05/31/07, as Instrument No.20071315940, of Official Records in the Office of the Recorder of Los Angeles County, California and WHEREAS, 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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided, NOW THEREFORE, the undersigned hereby substitutes Northwest Trustee Services, Inc., whose address is: 505 N. Tustin Ave., Suite 243, Santa Ana, CA 92705, as 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.

BY CHASE HOME FINANCE LLC
AS ATTORNEY-IN-FACT

Dated: Nov 24 2008 U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation (SASCO)2007-BNC1

By: Stacy E. Spohn
VICE PRESIDENT

State of Ohio)
County of Franklin)ss.

On 11/24/08, before me, Sharon L. Gearheart, Notary Public, personally appeared Stacy E. Spohn, 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 and 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 Ohio that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.
Signature: (Seal)



SHARON L. GEARHEART
Notary Public, State of Ohio
My Commission Expires
10-14-2013

SB

3

**AFFIDAVIT OF MAILING
FOR SUBSTITUTION OF TRUSTEE BY CODE**

File No. 7104.10257

I, Camale Smith, declare: That I am an officer, agent or employee of Northwest Trustee Services, Inc., whose business address is:

505 N. Tustin Avenue, Suite 243
Santa Ana, CA 92705

I am over the age of eighteen years and a copy of the attached Substitution of Trustee was mailed, prior to the recording thereof and in the manner provided in §2924b of the Civil Code of the State of California, to all persons to whom a copy of the Notice of Default was required to be mailed by the provisions of said section.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: March 6, 2009



Camale Smith, Signature of Affiant

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY



Recording requested by.

When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 92705

Space above this line for recorder's use only

File No. 7104.10257
Loan No. 24513970

Title Order No. 3921626

MIN No 100122200003188940

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/22/07. 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.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein.

Trustor(s): **Arcelia Galicia, a single woman**

Recorded: **05/31/07**, as Instrument No. **20071315940**, of Official Records of **Los Angeles**, California

Date of Sale: **03/26/09** at **1:00 PM**

Place of Sale: **At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA**

The purported property address is: **12880 PHILLIPPI AVE, SYLMAR AREA, CA 91342**

Assessors Parcel No. **2509-017-008**

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$544,946.88**.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney

If required by the provisions of section 2923.5 of the California Civil Code, the declaration from the mortgagee, beneficiary or authorized agent is recorded with the appropriate County Recorder's Office."

Date: 3/6/2009


NORTHWEST TRUSTEE SERVICES, INC., as Trustee

Camale Smith, Authorized Signatory
505 N. Tustin Avenue, Suite 243
Santa Ana, CA 92705

Sale Info website, www.USA-Foreclosure.com
Reinstatement and Pay-Off Requests: (866) 387-NWTS

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

LOB



Recording requested by:

When recorded mail to:
NORTHWEST TRUSTEE SERVICES, INC.
1241 E. Dyer Road, Suite 250
Santa Ana, CA 92705

Space above this line for recorder's use only

File No. 7104.10257
APN 2509-017-008

Title Order No. 3921626

MIN No. 100122200003188940

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/22/07. 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.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein.

Trustor(s): **Arcella Galicia, a single woman**

Recorded: 05/31/07, as Instrument No. 20071315940, of Official Records of Los Angeles County, California.

Date of Sale: 11/03/11 at 1:00 PM

Place of Sale: **At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA**

The purported property address is: **12880 PHILLIPPI AVE, LOS ANGELES, CA 91342**

Assessors Parcel No. 2509-017-008

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is **\$647,795.42.**

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid, plus interest. The purchaser shall have no further recourse against the beneficiary, the Trustor or the trustee.

Date: October 13, 2011

NORTHWEST TRUSTEE SERVICES, INC., as Trustee



Julian Ojeda, Authorized Signatory
1241 E. Dyer Road, Suite 250, Santa Ana, CA 92705

Sale Info website: www.USA-Foreclosure.com or www.Auction.com

Automated Sales Line: 714-277-4845 or 800-280-2832

Reinstatement and Pay-Off Requests: (866) 387-NWTS

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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Prepared by: Nadine Alvarez
When Recorded Mail To:
Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, Florida, 33409
Phone Number: 561-682-8835
64710084134082
Attorney Code: 24044 BR

**ASSIGNMENT OF DEED OF TRUST
CALIFORNIA**

This ASSIGNMENT OF DEED OF TRUST from U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION (SASCO) 2007-BNC1, whose address is c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 ("Assignor") to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2007-BNC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BNC1 whose address is c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, transfer and set over unto the Assignee, its successors, transferees and assigns forever, in trust, all of the right, title and interest of said Assignor in and to the following deed of trust describing land therein, duly recorded in the Office of the County Recorder of LOS ANGELES County, State of CALIFORNIA, as follows;

Trustor: ARCELIA GALICIA
Trustee: T. D. SERVICE COMPANY
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR BNC MORTGAGE, INC.
Document Date: MAY 22, 2007
Amount: \$ 503,000.00
Date Recorded: MAY 31, 2007
Property Address: 12880 PHILLIPPI AVE 91.0S ANGELES), SYLMAR AREA, CA
Document/Instrument/Entry Number: 20071315940

Property more particularly described in the above referenced recorded Deed of Trust

This Assignment is made without recourse, representation or warranty.

DATED: SEPTEMBER 10, 2012
U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR STRUCTURED ASSET
SECURITIES CORPORATION (SASCO) 2007-BNC1
BY ITS ATTORNEY IN FACT
OCWEN LOAN SERVICING, LLC

*"This instrument is being recorded as an
ACCOMMODATION ONLY, with no
Representation as to its effect upon title"*

BY: 
NAME: Leticia N. Arias
TITLE: Contract Manager

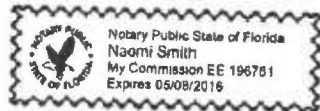
State of FLORIDA
County of PALM BEACH

Naomi Smith

On SEPTEMBER 10, 2012, before me, Naomi Smith personally appeared Leticia N. Arias personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of Florida that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary
Naomi Smith



2

RECORDING REQUESTED BY:
Premium Title of California
AND WHEN RECORDED MAIL TO:
Western Progressive, LLC
2002 Summit Blvd, Suite 600
Atlanta, GA 30319



130019913

TS No.: 2012-22487 55710084134044

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, ARCELIA GALICIA, A SINGLE WOMAN, was the original Trustor, T.D. SERVICE COMPANY was the original Trustee, and BNC MORTGAGE, INC., A DELAWARE CORPORATION, A CORPORATION, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY was the original Beneficiary under that certain Deed of Trust dated 5/22/2007 and recorded on 5/31/2007 as Instrument No. 20071315940, in book ---, page --- and rerecorded on --- as --- of Official Records of Los Angeles County, California, and

WHEREAS, 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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes Western Progressive, LLC, 2002 Summit Blvd, Suite 600 Atlanta, GA 30319 as 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: 12/20/2012

U.S. BANK NATIONAL ASSOCIATION, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2007-BNC1 Mortgage Pass-Through Certificates, Series 2007-BNC1, By Ocwen Loan Servicing, LLC, its attorney in-fact

Chris Heinichen
Contract Management Coordinator

STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged and sworn before me this 20 day of Dec, 2012, by *Chris Heinichen* as a Contract Management Coordinator of Ocwen Loan Servicing, LLC, who is personally known to me or who has produced _____ as identification.

Notary Public - State of Florida
Chris Heinichen

My Commission Expires: 3/7/2015



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EXHIBIT B

ASSIGNED INSPECTOR: **JOHN HAMILTON**

Date: **September 16, 2014**

JOB ADDRESS: **12880 NORTH PHILLIPPI AVENUE LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **2509-017-008**

Last Full Title: **07/18/2014**

Last Update to Title:

LIST OF OWNERS AND INTERESTED PARTIES

- 1). ARCELIA GALICIA
12880 PHILLIPPI STREET
SYLMAR, CA. 91342-4232
CAPACITY: OWNER

- 2). BNC MORTGAGE, INC.
PO BOX 19656
IRVINE, CA. 92623-9656
CAPACITY: INTERESTED PARTIES

- 3). MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
PO BOX 2026
FLINT, MI. 48501-2026
CAPACITY: INTERESTED PARTIES

- 4). NORTHWEST TRUSTEE SERVICES, INC.
505 NORTH TUSTIN AVENUE, SUITE 243
SANTA ANA, CA. 92705
CAPACITY: INTERESTED PARTIES

- 5). CHASE HOME FINANCE, LLC
10790 RANCHO BERNARDO ROAD
SAN DIEGO, CA. 92127
CAPACITY: INTERESTED PARTIES

- 6). BANKRUPTCY DEPARTMENT
LAW OFFICES OF LES ZIEVE
18377 BEACH BLVD., SUITE 210
HUNTINGTON, CA. 92648
CAPACITY: INTERESTED PARTIES

- 7). OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON ROAD, SUITE 100
WEST PALM BEACH, FL. 33409
CAPACITY: INTERESTED PARTIES

8). WESTERN PROGRESSIVE, LLC
2002 SUMMIT BLVD., SUITE 600
ATLANTA, GA. 30319

CAPACITY: INTERESTED PARTIES

9). NORTHWEST TRUSTEE SERVICES, INC.
1241 EAST DYER ROAD, SUITE 250
SANTA ANA, CA. 92705

CAPACITY: INTERESTED PARTIES

Property Detail Report

For Property Located At :
12880 PHILLIPPI AVE, SYLMAR, CA 91342-4232



Owner Information

Owner Name: **GALICIA ARCELIA**
 Mailing Address: **12880 PHILLIPPI AVE, SYLMAR CA 91342-4232 C007**
 Vesting Codes: **SW //**

Location Information

Legal Description:	TRACT # 22492 LOT 20	APN:	2509-017-008
County:	LOS ANGELES, CA	Alternate APN:	
Census Tract / Block:	1064.03 / 1	Subdivision:	22492
Township-Range-Sect:		Map Reference:	2-F3 / 482-B4
Legal Book/Page:	631-39	Tract #:	22492
Legal Lot:	20	School District:	LOS ANGELES
Legal Block:		School District Name:	
Market Area:	SYL	Munic/Township:	
Neighbor Code:			

Owner Transfer Information

Recording/Sale Date:	/	Deed Type:	
Sale Price:		1st Mtg Document #:	
Document #:			

Last Market Sale Information

Recording/Sale Date:	05/08/2001 / 03/14/2001	1st Mtg Amount/Type:	\$187,064 / FHA
Sale Price:	\$190,000	1st Mtg Int. Rate/Type:	/
Sale Type:	FULL	1st Mtg Document #:	781976
Document #:	781975	2nd Mtg Amount/Type:	/
Deed Type:	GRANT DEED	2nd Mtg Int. Rate/Type:	/
Transfer Document #:		Price Per SqFt:	\$177.40
New Construction:		Multi/Split Sale:	

Title Company: **COMMONWEALTH LAND TITLE CO.**
 Lender: **HOME LN MTG CORP**
 Seller Name: **REYES RUBEN**

Prior Sale Information

Prior Rec/Sale Date:	07/01/1998 / 04/17/1998	Prior Lender:	METROCITI MTG CORP
Prior Sale Price:	\$137,500	Prior 1st Mtg Amt/Type:	\$135,839 / FHA
Prior Doc Number:	1116111	Prior 1st Mtg Rate/Type:	/ FIX
Prior Deed Type:	GRANT DEED		

Property Characteristics

Gross Area:		Parking Type:	ATTACHED GARAGE	Construction:	FRAME
Living Area:	1,071	Garage Area:		Heat Type:	CENTRAL
Tot Adj Area:		Garage Capacity:	2	Exterior wall:	STUCCO
Above Grade:		Parking Spaces:	2	Porch Type:	
Total Rooms:	5	Basement Area:		Patio Type:	COVERED PATIO
Bedrooms:	3	Finish Bsmnt Area:		Pool:	POOL
Bath(F/H):	2 /	Basement Type:		Air Cond:	CENTRAL
Year Built / Eff:	1958 / 1958	Roof Type:		Style:	CONVENTIONAL
Fireplace:	/	Foundation:	RAISED COMPOSITION SHINGLE	Quality:	AVERAGE
# of Stories:	1.00	Roof Material:		Condition:	GOOD
Other Improvements:	FENCE;FENCED YARD				

Site Information

Zoning:	LAR1	Acre:	0.18	County Use:	SINGLE FAMILY RESID (0101)
Lot Area:	7,748	Lot Width/Depth:	93 x 82	State Use:	
Land Use:	SFR	Res/Comm Units:	/	Water Type:	PUBLIC
Site Influence:	CUL-DE-SAC			Sewer Type:	TYPE UNKNOWN

Tax Information

Total Value:	\$232,484	Assessed Year:	2013	Property Tax:	\$3,065.78
Land Value:	\$135,698	Improved %:	42%	Tax Area:	16
Improvement Value:	\$96,786	Tax Year:	2013	Tax Exemption:	
Total Taxable Value:	\$232,484				

Comparable Summary

For Property Located At



CoreLogic

RealQuest Professional

12880 PHILLIPPI AVE, SYLMAR, CA 91342-4232

12 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: 12

	Subject Property	Low	High	Average
Sale Price	\$190,000	\$275,000	\$395,000	\$346,917
Bldg/Living Area	1,071	928	1,169	1,080
Price/Sqft	\$177.40	\$256.77	\$363.81	\$321.90
Year Built	1958	1941	1964	1950
Lot Area	7,748	4,836	13,086	7,015
Bedrooms	3	2	3	3
Bathrooms/Restrooms	2	1	2	1
Stories	1.00	1.00	1.00	1.00
Total Value	\$232,484	\$44,950	\$350,000	\$159,116
Distance From Subject	0.00	0.05	0.50	0.26

*= user supplied for search only

<input checked="" type="checkbox"/>	# F	Address	Sale Price	Yr Blt	Bed	Baths/Restrooms(Full)	Last Recording	Bld/Liv	Lot Area	Dist
Subject Property										
		12880 PHILLIPPI AVE	\$190,000	1958	3	2	05/08/2001	1,071	7,748	0.0
Comparables										
<input checked="" type="checkbox"/>	1	13910 BEAVER ST	\$275,000	1958	3	2	08/29/2014	1,071	6,719	0.05
<input checked="" type="checkbox"/>	2	12935 SPROULE AVE	\$370,000	1958	3	2	02/12/2014	1,071	6,182	0.06
<input checked="" type="checkbox"/>	3	13818 HUBBARD ST	\$310,000	1947	3	1	12/26/2013	1,169	6,885	0.09
<input checked="" type="checkbox"/>	4	12827 BORDEN AVE	\$375,000	1947	3	1	08/20/2014	1,092	4,836	0.17
<input checked="" type="checkbox"/>	5	14046 BEAVER ST	\$350,000	1947	3	1	12/19/2013	1,092	7,387	0.27
<input checked="" type="checkbox"/>	6	2030 WARREN ST	\$370,000	1953	3	2	08/04/2014	1,098	7,260	0.3
<input checked="" type="checkbox"/>	7	1928 8TH ST	\$335,000	1946	2	2	07/14/2014	928	6,097	0.32
<input checked="" type="checkbox"/>	8	1939 CHIVERS ST	\$300,000	1947	2	1	12/23/2013	1,000	6,026	0.32
<input checked="" type="checkbox"/>	9	1914 PHILLIPPI ST	\$390,000	1952	2	1	04/02/2014	1,072	6,584	0.34
<input checked="" type="checkbox"/>	10	1125 ORANGE GROVE AVE	\$335,000	1941	2	1	12/18/2013	1,102	5,729	0.36
<input checked="" type="checkbox"/>	11	14132 HERRON ST	\$358,000	1948	3	2	03/28/2014	1,094	7,387	0.37
<input checked="" type="checkbox"/>	12	1702 8TH ST	\$395,000	1964	3	1	01/21/2014	1,167	13,086	0.5

Comparable Sales Report

For Property Located At



CoreLogic™

RealQuest Professional

12880 PHILLIPPI AVE, SYLMAR, CA 91342-4232**12 Comparable(s) Selected.**

Report Date: 09/11/2014

Summary Statistics:

	Subject	Low	High	Average
Sale Price	\$190,000	\$275,000	\$395,000	\$346,917
Bldg/Living Area	1,071	928	1,169	1,080
Price/Sqft	\$177.40	\$256.77	\$363.81	\$321.90
Year Built	1958	1941	1964	1950
Lot Area	7,748	4,836	13,086	7,015
Bedrooms	3	2	3	3
Bathrooms/Restrooms	2	1	2	1
Stories	1.00	1.00	1.00	1.00
Total Value	\$232,484	\$44,950	\$350,000	\$159,116
Distance From Subject	0.00	0.05	0.50	0.26

* = user supplied for search only

Comp #:**1** Distance From Subject:**0.05 (miles)**
 Address: **13910 BEAVER ST, SYLMAR, CA 91342-4206**
 Owner Name: **GALIFADA FAMILY TRUST**
 Seller Name: **BARRAGAN R E**
 APN: **2509-017-013** Map Reference: **2-F3 / 482-B4** Living Area: **1,071**
 County: **LOS ANGELES, CA** Census Tract: **1064.03** Total Rooms: **5**
 Subdivision: **22492** Zoning: **LAR1** Bedrooms: **3**
 Rec Date: **08/29/2014** Prior Rec Date: Bath(F/H): **2 /**
 Sale Date: **08/25/2014** Prior Sale Date: Yr Built/Eff: **1958 / 1958**
 Sale Price: **\$275,000** Prior Sale Price: Air Cond:
 Sale Type: **FULL** Prior Sale Type: Style: **CONVENTIONAL**
 Document #: **910971** Acres: **0.15** Fireplace: **/**
 1st Mtg Amt: Lot Area: **6,719** Pool:
 Total Value: **\$56,099** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **PARKING AVAIL**

Comp #:**2** Distance From Subject:**0.06 (miles)**
 Address: **12935 SPROULE AVE, SYLMAR, CA 91342-4236**
 Owner Name: **CAREY JOY MARGUERITE G**
 Seller Name: **CANTERBURY LOTS 68 LLC**
 APN: **2509-017-012** Map Reference: **2-F3 / 482-B4** Living Area: **1,071**
 County: **LOS ANGELES, CA** Census Tract: **1064.03** Total Rooms: **5**
 Subdivision: **22492** Zoning: **LAR1** Bedrooms: **3**
 Rec Date: **02/12/2014** Prior Rec Date: **12/11/2013** Bath(F/H): **2 /**
 Sale Date: **01/24/2014** Prior Sale Date: **11/26/2013** Yr Built/Eff: **1958 / 1958**
 Sale Price: **\$370,000** Prior Sale Price: **\$280,000** Air Cond: **WALL**
 Sale Type: **FULL** Prior Sale Type: **FULL** Style: **CONVENTIONAL**
 Document #: **149204** Acres: **0.14** Fireplace: **/**
 1st Mtg Amt: **\$351,500** Lot Area: **6,182** Pool:
 Total Value: **\$270,000** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **ATTACHED GARAGE**

Comp #:**3** Distance From Subject:**0.09 (miles)**
 Address: **13818 HUBBARD ST, SYLMAR, CA 91342-4228**
 Owner Name: **MUNGUIA RODOLFO & ROSA**
 Seller Name: **ELLIOTT W J & D A TRUST**
 APN: **2517-001-002** Map Reference: **2-F3 / 482-B4** Living Area: **1,169**
 County: **LOS ANGELES, CA** Census Tract: **1064.03** Total Rooms: **6**
 Subdivision: **8719** Zoning: **LAR1** Bedrooms: **3**
 Rec Date: **12/26/2013** Prior Rec Date: Bath(F/H): **1 /**
 Sale Date: **12/13/2013** Prior Sale Date: Yr Built/Eff: **1947 / 1947**
 Sale Price: **\$310,000** Prior Sale Price: Air Cond:
 Sale Type: **FULL** Prior Sale Type: Style: **CONVENTIONAL**
 Document #: **1805863** Acres: **0.16** Fireplace: **Y / 1**
 1st Mtg Amt: **\$304,385** Lot Area: **6,885** Pool:
 Total Value: **\$50,725** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **PARKING AVAIL**

Comp #:**4** Distance From Subject:**0.17 (miles)**
 Address: **12827 BORDEN AVE, SYLMAR, CA 91342-4215**
 Owner Name: **BELARA MARIA M**
 Seller Name: **ARANA ABEL & MARIA E**
 APN: **2508-007-025** Map Reference: **2-E4 / 482-B4** Living Area: **1,092**
 County: **LOS ANGELES, CA** Census Tract: **1064.03** Total Rooms: **5**
 Subdivision: **8826** Zoning: **LAR1** Bedrooms: **3**
 Rec Date: **08/20/2014** Prior Rec Date: **01/15/2014** Bath(F/H): **1 /**
 Sale Date: **05/16/2014** Prior Sale Date: **12/18/2013** Yr Built/Eff: **1947 / 1947**
 Sale Price: **\$375,000** Prior Sale Price: **\$270,000** Air Cond:
 Sale Type: **FULL** Prior Sale Type: **FULL** Style: **CONVENTIONAL**
 Document #: **872014** Acres: **0.11** Fireplace: **Y / 1**
 1st Mtg Amt: **\$368,207** Lot Area: **4,836** Pool:
 Total Value: **\$261,000** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **PARKING AVAIL**

Comp #:**5** Distance From Subject:**0.27 (miles)**
 Address: **14046 BEAVER ST, SYLMAR, CA 91342-4208**
 Owner Name: **HACK BEATRIZ L**
 Seller Name: **ANDERSON A LIVING TRUST**
 APN: **2508-007-016** Map Reference: **2-E4 / 482-B5** Living Area: **1,092**
 County: **LOS ANGELES, CA** Census Tract: **1064.03** Total Rooms: **5**
 Subdivision: **8826** Zoning: **LAR1** Bedrooms: **3**
 Rec Date: **12/19/2013** Prior Rec Date: Bath(F/H): **1 /**
 Sale Date: **11/23/2013** Prior Sale Date: Yr Built/Eff: **1947 / 1947**
 Sale Price: **\$350,000** Prior Sale Price: Air Cond:
 Sale Type: **FULL** Prior Sale Type: Style: **CONVENTIONAL**
 Document #: **1784165** Acres: **0.17** Fireplace: **Y / 1**
 1st Mtg Amt: **\$262,500** Lot Area: **7,387** Pool:
 Total Value: **\$54,305** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **PARKING AVAIL**

Comp #:**6** Distance From Subject:**0.3 (miles)**
 Address: **2030 WARREN ST, SAN FERNANDO, CA 91340-1649**
 Owner Name: **GARCIA WILQUIN J/MACIAS MARISSA**
 Seller Name: **BROWN ROBERT & M TRUST**
 APN: **2517-011-006** Map Reference: **2-E4 / 482-B5** Living Area: **1,098**
 County: **LOS ANGELES, CA** Census Tract: **3201.00** Total Rooms: **5**
 Subdivision: **18316** Zoning: **SFR1*** Bedrooms: **3**
 Rec Date: **08/04/2014** Prior Rec Date: Bath(F/H): **2 /**
 Sale Date: **07/14/2014** Prior Sale Date: Yr Built/Eff: **1953 / 1955**
 Sale Price: **\$370,000** Prior Sale Price: Air Cond: **EVAP COOLER**
 Sale Type: **FULL** Prior Sale Type: Style: **CONVENTIONAL**
 Document #: **807770** Acres: **0.17** Fireplace: **/**
 1st Mtg Amt: **\$351,500** Lot Area: **7,260** Pool:
 Total Value: **\$73,285** # of Stories: **1.00** Roof Mat: **GRAVEL & ROCK**
 Land Use: **SFR** Park Area/Cap#: **/ 1** Parking: **PARKING AVAIL**

Comp #:**7** Distance From Subject:**0.32 (miles)**
 Address: **1928 8TH ST, SAN FERNANDO, CA 91340-1046**
 Owner Name: **BRAVO CANDY/ZAMUDIO CHRISTIAN**
 Seller Name: **ARMSTRONG GUY W**
 APN: **2517-002-009** Map Reference: **2-F4 / 482-C4** Living Area: **928**
 County: **LOS ANGELES, CA** Census Tract: **3201.00** Total Rooms: **4**
 Subdivision: **6573** Zoning: **SFR1*** Bedrooms: **2**
 Rec Date: **07/14/2014** Prior Rec Date: **04/17/1986** Bath(F/H): **2 /**
 Sale Date: **06/04/2014** Prior Sale Date: **02/1986** Yr Built/Eff: **1946 / 1948**
 Sale Price: **\$335,000** Prior Sale Price: **\$87,000** Air Cond:
 Sale Type: **FULL** Prior Sale Type: **FULL** Style: **CONVENTIONAL**
 Document #: **723161** Acres: **0.14** Fireplace: **/**
 1st Mtg Amt: **\$328,932** Lot Area: **6,097** Pool:
 Total Value: **\$140,664** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/** Parking:

Comp #:**8** Distance From Subject:**0.32 (miles)**
 Address: **1939 CHIVERS ST, SAN FERNANDO, CA 91340-1005**
 Owner Name: **SHAHBAZARAMY ZAYA & NINA**
 Seller Name: **RUVALCABA BENJAMIN & SILVIA**
 APN: **2517-006-028** Map Reference: **2-F4 / 482-B5** Living Area: **1,000**
 County: **LOS ANGELES, CA** Census Tract: **3201.00** Total Rooms: **4**
 Subdivision: **6573** Zoning: **SFR1*** Bedrooms: **2**
 Rec Date: **12/23/2013** Prior Rec Date: **11/03/2004** Bath(F/H): **1 /**
 Sale Date: **12/17/2013** Prior Sale Date: **09/20/2004** Yr Built/Eff: **1947 / 1949**
 Sale Price: **\$300,000** Prior Sale Price: **\$362,000** Air Cond: **CENTRAL**
 Sale Type: **FULL** Prior Sale Type: **FULL** Style: **CONVENTIONAL**
 Document #: **1794558** Acres: **0.14** Fireplace: **Y / 1**
 1st Mtg Amt: **\$270,000** Lot Area: **6,026** Pool:
 Total Value: **\$246,000** # of Stories: **1.00** Roof Mat: **COMPOSITION SHINGLE**
 Land Use: **SFR** Park Area/Cap#: **/ 2** Parking: **PARKING AVAIL**

Comp #:9 Distance From Subject:0.34 (miles)
 Address: 1914 PHILLIPPI ST, SAN FERNANDO, CA 91340-1029
 Owner Name: RYAN MARK P
 Seller Name: MISSION ENTS GROUP LLC
 APN: 2517-006-007 Map Reference: 2-F4 / 482-B5 Living Area: 1,072
 County: LOS ANGELES, CA Census Tract: 3201.00 Total Rooms: 4
 Subdivision: 6573 Zoning: SFR1-1 Bedrooms: 2
 Rec Date: 04/02/2014 Prior Rec Date: 05/06/2013 Bath(F/H): 1 /
 Sale Date: 03/07/2014 Prior Sale Date: 04/29/2013 Yr Built/Eff: 1952 / 1952
 Sale Price: \$390,000 Prior Sale Price: \$240,000 Air Cond: EVAP COOLER
 Sale Type: FULL Prior Sale Type: FULL Style: CONVENTIONAL
 Document #: 329101 Acres: 0.15 Fireplace: /
 1st Mtg Amt: \$355,500 Lot Area: 6,584 Pool:
 Total Value: \$135,342 # of Stories: 1.00 Roof Mat: COMPOSITION
 Land Use: SFR Park Area/Cap#: / 1 Parking: SHINGLE
 PARKING AVAIL

Comp #:10 Distance From Subject:0.36 (miles)
 Address: 1125 ORANGE GROVE AVE, SAN FERNANDO, CA 91340-1026
 Owner Name: PELAYO GERARDO JR/COBIAN GUADALUPE
 Seller Name: MEDINA ARTURO B
 APN: 2517-004-006 Map Reference: 2-F4 / 482-C5 Living Area: 1,102
 County: LOS ANGELES, CA Census Tract: 3201.00 Total Rooms: 5
 Subdivision: 6573 Zoning: SFR1* Bedrooms: 2
 Rec Date: 12/18/2013 Prior Rec Date: 07/31/2013 Bath(F/H): 1 /
 Sale Date: 12/12/2013 Prior Sale Date: 07/29/2013 Yr Built/Eff: 1941 / 1941
 Sale Price: \$335,000 Prior Sale Price: \$184,000 Air Cond:
 Sale Type: FULL Prior Sale Type: FULL Style: CONVENTIONAL
 Document #: 1779797 Acres: 0.13 Fireplace: /
 1st Mtg Amt: \$268,000 Lot Area: 5,729 Pool:
 Total Value: \$44,950 # of Stories: 1.00 Roof Mat: COMPOSITION
 Land Use: SFR Park Area/Cap#: / 2 Parking: SHINGLE
 PARKING AVAIL

Comp #:11 Distance From Subject:0.37 (miles)
 Address: 14132 HERRON ST, SYLMAR, CA 91342-4113
 Owner Name: MENDEZ MARIO & WHITNEY R
 Seller Name: JOHNKE GREG & CARMEN
 APN: 2508-011-009 Map Reference: 2-E4 / 482-A5 Living Area: 1,094
 County: LOS ANGELES, CA Census Tract: 1064.03 Total Rooms: 5
 Subdivision: 8858 Zoning: LAR1 Bedrooms: 3
 Rec Date: 03/28/2014 Prior Rec Date: 09/06/1990 Bath(F/H): 2 /
 Sale Date: 03/26/2014 Prior Sale Date: 08/1990 Yr Built/Eff: 1948 / 1950
 Sale Price: \$358,000 Prior Sale Price: \$155,000 Air Cond: WINDOW
 Sale Type: FULL Prior Sale Type: FULL Style: CONVENTIONAL
 Document #: 313537 Acres: 0.17 Fireplace: /
 1st Mtg Amt: \$304,300 Lot Area: 7,387 Pool:
 Total Value: \$227,018 # of Stories: 1.00 Roof Mat: COMPOSITION
 Land Use: SFR Park Area/Cap#: / 2 Parking: SHINGLE
 DETACHED
 GARAGE

Comp #:12 Distance From Subject:0.5 (miles)
 Address: 1702 8TH ST, SAN FERNANDO, CA 91340-1129
 Owner Name: VISCARRA JUAN A/RAMOS LISET
 Seller Name: GREAT WESTERN CAPITAL LLC
 APN: 2516-016-047 Map Reference: / 482-C5 Living Area: 1,167
 County: LOS ANGELES, CA Census Tract: 3201.00 Total Rooms: 3
 Subdivision: MACLAY Zoning: SFR1* Bedrooms: 3
 Rec Date: 01/21/2014 Prior Rec Date: 12/23/1998 Bath(F/H): 1 /
 Sale Date: 12/03/2013 Prior Sale Date: 10/27/1998 Yr Built/Eff: 1964 / 1968
 Sale Price: \$395,000 Prior Sale Price: \$177,500 Air Cond: CENTRAL
 Sale Type: FULL Prior Sale Type: FULL Style:
 Document #: 62341 Acres: 0.30 Fireplace: /
 1st Mtg Amt: \$316,000 Lot Area: 13,086 Pool:
 Total Value: \$350,000 # of Stories: Roof Mat:
 Land Use: SFR Park Area/Cap#: / Parking:

EXHIBIT D

ASSIGNED INSPECTOR: JOHN HAMILTON

Date: September 16, 2014

JOB ADDRESS: 12880 NORTH PHILLIPPI AVENUE LOS ANGELES, CA

ASSESSORS PARCEL NO. (APN): 2509-017-008

CASE#:422604

ORDER NO: A-2801186

EFFECTIVE DATE OF ORDER TO COMPLY: July 6, 2011

COMPLIANCE EXPECTED DATE: July 9, 2011

DATE COMPLIANCE OBTAINED: April 16, 2012

LIST OF IDENTIFIED CODE VIOLATIONS
(ORDER TO COMPLY)

VIOLATIONS:

SEE ATTACHED ORDER # A-2801186

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

MARSHA L. BROWN
PRESIDENT

VAN AMBATIELOS
VICE-PRESIDENT

VICTOR H. CUEVAS
HELENA JUBANY
ELENORE A. WILLIAMS

CITY OF LOS ANGELES
CALIFORNIA



ANTONIO R. VILLARAIGOSA
MAYOR

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

ROBERT R. "Bud" OVROM
GENERAL MANAGER

RAYMOND S. CHAN, C.E., S.E.
EXECUTIVE OFFICER

ORDER TO COMPLY AND NOTICE OF FEE

GALICIA, ARCELIA
12880 PHILLIPPI AVE
SYLMAR, CA 91342

JUN 28 2011

CASE #: 422604

ORDER #: A-2801186

On _____ the EFFECTIVE DATE: July 06, 2011
undersigned mailed this notice by COMPLIANCE DATE: July 09, 2011
regular mail, postage prepaid, to
the addressee as shown on the last
equalized assessment roll.

OWNER OF
SITE ADDRESS: 12880 N PHILLIPPI AVE
ASSESSORS PARCEL NO.: 2509-017-008
ZONE: R1; One-Family Zone

Signature

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

FURTHER, YOU ARE ORDERED TO PAY THE CODE VIOLATION INSPECTION FEE (C.V.I.F) OF \$ 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 recirculation and purification system of the swimming pool has not been operated and/or maintained so as to keep the water clean and of reasonable clarity.

You are therefore ordered to: Maintain or operate the recirculation and purification system so as to keep the pool water clean and of reasonable clarity.

Code Section(s) in violation: 91.8118, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

- 2. The pool enclosure is not constructed to code.

You are therefore ordered to: Construct the pool enclosure with all of the following characteristics:
1) Access gates through the enclosure are required to open away from the swimming pool and to be self-closing with a self-latching device placed no lower than 60 inches above the ground.
2) The minimum allowable height of the enclosure is 60 inches.
3) The maximum allowable vertical clearance from the ground to the bottom of the enclosure is 2 inches.
4) Gaps or voids shall not allow the passage of objects here equal to or greater than 4 inches

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in diameter.

5) The outside surface of the enclosure shall be free of protrusions, cavities or other physical characteristics that would serve as handholds or footholds that could enable a child below the age of five years to climb over.

Code Section(s) in Violation: 91.3109, 91.3109.4.4.3, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

Comments: Gate latch.

NON-COMPLIANCE FEE WARNING:

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

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

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

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

PENALTY WARNING:

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

APPEAL PROCEDURES:

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

If you have any questions or require any additional information please feel free to contact me at (818)374-9856. Office hours are 7:00 a.m. to 3:30 p.m. Monday through Thursday.

Inspector: *John Hamilton*

Date: June 29, 2011

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

B. J.
REVIEWED BY