

3109-013-037
DOC# 16-0755447-01-04



PLEASE READ YELLOW SHEET FIRST

008/00008
JONES IRISON
OR CURRENT OCCUPANT
42094 21ST ST W
LANCASTER, CA 93536-3306

(fold line)

HOW THE PROPERTY TAX SYSTEM WORKS

CITIES & COUNTY

Provides copies of all building permits issued.

REGISTRAR-RECORDER/COUNTY CLERK

Website: <http://www.lavote.net/recorder>
Provides copies of all deeds and other recorded documents.



COUNTY ASSESSOR

Website: <http://assessor.lacounty.gov>
Assesses all real estate and personal property (businesses, boats, and airplanes) located throughout the entire county.



AUDITOR - CONTROLLER

Website: <http://auditor.lacounty.gov>
Receives the assessments from the Assessor and applies the appropriate tax rate to determine the actual amount of property taxes owed.



TREASURER - TAX COLLECTOR

Website: <http://ftc.lacounty.gov>
Mails out the property tax bills, collects the money, and deposits it in the County Treasury.



AUDITOR - CONTROLLER

Website: see above
Allocates the money to over 900 local taxing agencies, including the County, cities, schools and special districts.

This page is part of your document - DO NOT DISCARD



20160755447



Pages:
0006

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

06/30/16 AT 08:00AM

FEES:	37.00
TAXES:	0.00
OTHER:	0.00
PAID:	37.00



LEADSHEET



201606300180009

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007643976

SEQ:
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

8604358 RL

Recording Requested By:
First American Title Insurance Company

When Recorded Mail To:
First American Title Insurance Company
1500 Solana Blvd Bldg 6 Ste 6100
Westlake, TX 76262

APN: 3109-013-037
Property Address: APN# 3109-013-037 /
ALSO KNOWN AS 42094 21ST ST W
LANCASTER, CA
93551 / 93536

TS No. : CA1500271903
TSG No. : 8604358

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

Pursuant to California Civil Code Section 2924c(b)(1) please be advised of the following:

IMPORTANT NOTICE

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

This amount is \$60,366.20 as of 06/29/2016, and will increase until your account becomes current.

TS No.:
VA/FHA/PM
I No.:

CA1500271903
1686292522

TSG No. : 8604358

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 to 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 end of 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 to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America
c/o First American Title Insurance Company
1500 Solana Blvd Bldg 6 Ste 6100
Westlake, TX 76262
866-429-5179

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.

TS No.: CA1500271903
VA/FHA/PMI No.: 1686292522

TSG No. : 8604358

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

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

NOTICE IS HEREBY GIVEN: That **First American Title Insurance Company** is either the original trustee, the duly appointed substitute trustee, or acting as agent for the trustee or beneficiary under a Deed of Trust dated **07/02/2002**, executed by:

IRISON JONES, A SINGLE MAN,

as Trustor(s) to secure certain obligations in favor of **INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BAK** as Beneficiary, recorded **07/16/2002**, (as Instrument No.) **02 1634602**, (in Book) , (Page) of Official Records in the Office of the Recorder of **LOS ANGELES COUNTY, CALIFORNIA** describing land therein as:

AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST

said obligations including **ONE NOTE FOR THE ORIGINAL** sum of **\$280,000.00**.

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 INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 12/1/2013 AND ALL SUBSEQUENT INSTALLMENTS, TOGETHER WITH LATE CHARGES AS SET FORTH IN SAID NOTE AND DEED OF TRUST, ADVANCES, ASSESSMENTS, FEES, AND/OR TRUSTEE 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.

TS No.: CA1500271903
VA/FHA/PMI No.: 1686292522

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NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

That by reason thereof, the present beneficiary under such deed of trust, or its agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the 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: 6-29-16

First American Title Insurance Company
1500 Solana Blvd Bldg 6 Ste 6100
Westlake TX 76262

By: Katherine White

(signature)

Name: Katherine White

Authorized Signatory

Title: _____

First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

See Attached Declaration

Declaration of Mortgage Servicer Pursuant to
Civil Code §2923.55(c)

IRISON LOMONT JONES

42094 21ST ST W

LANCASTER, CA 93536

Fannie Mae (Federal National Mortgage Association)

Loan number: 29470282

The undersigned is an authorized agent of Seterus, Inc. and hereby represents and declares as follows:

1. ☐ On _____ Seterus, Inc., the servicer for Fannie Mae, made contact with the borrower(s) pursuant to California Civil Code §2923.55(b)(2) to assess the financial situation of the borrower(s) and to explore options for the borrower(s) to avoid foreclosure.
2. ☒ No contact was made with the borrower(s) despite the due diligence of the authorized agent pursuant to California Civil Code §2923.55(f), including (a) mailing a first-class letter to the borrower(s), which included a toll-free number to contact a HUD-certified housing counseling agency; (b) attempting to contact the borrower(s) by telephone at the primary telephone number on file at least three times at different hours and on different days, or determining that the primary and secondary phone numbers on file were disconnected; and (c) having received no response from the borrower(s) for 14 days after the telephone contact efforts were completed, sending an additional letter to the borrower(s) via certified mail, with return receipt requested. These efforts were made to contact the borrower(s) to assess the financial situation of the borrower(s) and to explore options for the borrower(s) to avoid foreclosure.
3. ☐ No contact was required by the mortgage servicer because the individual(s) identified above did not meet the definition of "borrower" pursuant to subdivision (c) of California Civil Code §2920.5. The borrower(s) surrendered the secured property as evidenced by a letter confirming the surrender or by delivery of the keys to the secured property to the beneficiary, its authorized agent, or the trustee.
4. ☐ No contact was required by the mortgage servicer because the individual(s) identified above did not meet the definition of "borrower" pursuant to subdivision (c) of California Civil Code §2920.5. The beneficiary or its authorized agent has confirmed that the borrower(s) filed for bankruptcy and the proceedings have not been finalized, that is, there is no order on the court's docket closing or dismissing the bankruptcy case.
5. ☐ The mortgage servicer could not complete the due diligence requirements because _____

I certify that this declaration is accurate, complete, and supported by competent and reliable evidence that the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.

By: _____

Dated: _____

Name: _____

Saije Krupp

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