

WEYAND LAW FIRM
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Email: awayand@wynlaw.com

October 17, 2014

VIA E-MAIL & U.S. MAIL

Angela Calvillo
Clerk of Board of Supervisors
City Hall of San Francisco
1 Dr. Carlton B. Goodlett Place, Rm. 244
San Francisco, CA 94102


Re: HEARING re APPEAL
File No. 141018
Appeal of Tentative Map - 639 Peralta Avenue
Assessor's Block No.5634, Lot No. 014
2 Units New Construction Condominium Project
Appellant: William H. Bradley

Dear Ms. Calvillo:

This letter is in response to your October 3, 2014 regarding the upcoming hearing date scheduled for Tuesday, October 28, 2014 at 3:00 p.m. in the above-referenced matter. Per your request, enclosed please find a spreadsheet listing the names and addresses of the parties to be notified, attached as Ex. A.

Additionally, enclosed please find a copy of the filed First Amended Complaint (Ex. B) and the filed Amended Notice of Pendency of Action (Ex. C). Both this complaint and Notice of Pendency of Action (or Lis Pendens) have been served on all parties, and the latter document duly recorded. A Case Management Conference has been scheduled by the San Francisco Superior Court for March 4, 2015, at 10:30 a.m., in Department 610 of that Court (Ex. D)..

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by  for
Alexander M. Weyand
Attorneys for Appellant
William H. Bradley

Enc.

cc: Client w/ Enc.

EXHIBIT A

Bradley v. Dolmen Property Group LLC, et al.

Case No. CGC - 14-541905

PARTY	ADDRESS
Plaintiff William Bradley, c/o Alexander M. Weyand, Weyand Law Firm, APC	531 Howard Street, First Floor San Francisco, CA 94105, Telephone: (415) 536-2800; Fax: (415) 536-2818
Dolmen Property Group LLC, a Delaware Limited Liability Company c/o Michael Schinner	96 Jessie St. San Francisco, CA 94109 Telephone: (415) 369-9050 Fax: (415) 369-9053
Dolmen Property Group LLC, a Delaware Limited Liability Company	1452 Broadway Street San Francisco, CA 94109 Telephone: (415) 255-9024 Fax: (415)255-9236
AltaPacific Bank, a California State Chartered Non-Member Bank c/o Charles Hall	3725 Westwind Blvd, Suite 100 Santa Rosa, CA 95403 Telephone: (707) 236-1500 Fax: (707) 543-2703

EXHIBIT B

14 OCT -7 PM 3:26
CLERK OF THE COURT
SUPERIOR COURT OF CALIFORNIA

1 ALEXANDER M. WEYAND (SBN 108147)
ERIC C. SHAW (SBN 104889)
2 REBECCA M. HOBERG (224086)
WEYAND LAW FIRM,
3 A Professional Corporation
531 Howard Street, First Floor
4 San Francisco, CA 94105
Telephone: (415) 536-2800
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6 Attorneys for Plaintiff
WILLIAM H. BRADLEY

7
8 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
9 **CITY AND COUNTY OF SAN FRANCISCO**

10 WILLIAM H. BRADLEY,
11 Plaintiff,

12 vs.

13 DOLMEN PROPERTY GROUP LLC, a Delaware
Limited Liability Company, ALTAPACIFIC
14 BANK, a California State Chartered Non-Member
Bank; LANDMARK CONSTRUCTION, INC., a
15 corporation State of formation unknown;
STEWART TITLE GUARANTY COMPANY, an
16 entity form unknown; STEWART TITLE
INSURANCE COMPANY, an entity form
17 unknown; RSM&A FORECLOSURE SERVICES,
LLC, a Nevada Limited Liability Company;
18 CENTRAL CONCRETE SUPPLY CO., INC.
doing business as BODE CONCRETE and as
19 WESTSIDE CONCRETE MATERIALS and as
20 U.S. CONCRETE COMPANIES, a California
corporation; and DOES 1 TO 200, inclusive; and,
21 All persons claiming by, through, or under those
defendants and all persons unknown, claiming any
22 legal or equitable right, title, estate, lien, or interest
in the property described in the complaint adverse
23 to Plaintiff's title, or any cloud on Plaintiff's title
thereto.

24 Defendants.
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Case No. CGC-14-541905

**FIRST AMENDED COMPLAINT TO
QUIET TITLE AND FOR
CANCELLATION OF INSTRUMENTS,
TRESPASS, EJECTMENT, BREACH
OF FIDUCIARY DUTY,
REFORMATION NEGLIGENCE AND
DECLARATORY RELIEF**

Complaint filed: September 29, 2014

Trial Date: None set

BY FAX

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SAN FRANCISCO, CA 94105
TELEPHONE: 415-536-2800 FAX 415-536-2818

1 Plaintiff WILLIAM H. BRADLEY ("Plaintiff") alleges that:

2 **PARTIES & THE PROPERTY**

3 1. Plaintiff is an individual and the owner of that certain real property commonly
4 known as 639 Peralta Avenue, San Francisco, California, APN 5634-014, and specifically
5 described in Exhibit A which is attached hereto and incorporated by this reference (the "Property"
6 or "Lot 14"). A true and correct copy of a parcel map depicting the Property is attached as
7 Exhibit B and incorporated by this reference (the "Parcel Map").

8 2. Plaintiff is informed and believes and thereupon alleges that defendant DOLMEN
9 PROPERTY GROUP LLC is a Delaware Limited Liability Company ("DOLMEN") in the
10 business of acquiring and developing real property that maintains its principal place of business in
11 San Francisco, CA.

12 3. Plaintiff is informed and believes and thereupon alleges that defendant
13 ALTAPACIFIC BANK, a California State-Chartered Non-Member Bank, with its principal place
14 of business in Santa Rosa, CA ("ALTA).

15 4. Plaintiff is informed and believes and thereupon alleges that defendant
16 LANDMARK CONSTRUCTION, INC., is a corporation with State of formation unknown that
17 maintains its principal place of business in San Francisco, CA ("LANDMARK"). Plaintiff is
18 informed and believes that LANDMARK has commenced the construction on the Property
19 alleged below thus may or does claim a mechanics lien or other interest in the Property contrary
20 to Plaintiff's superior right, title and interest in and to the Property.

21 5. Plaintiff is informed and believes and thereupon alleges that Defendant
22 STEWART TITLE GUARANTY COMPANY is an entity form unknown doing business in
23 California and providing real estate escrow services ("STEWART TITLE GUARANTY").

24 6. Plaintiff is informed and believes and thereupon alleges that STEWART TITLE
25 INSURANCE COMPANY is an entity form unknown doing business in California and providing
26 real estate escrow services("STEWART TITLE INSURANCE").
27
28

1 7. Plaintiff is informed and believes and thereupon alleges that Defendant RSM&A
2 FORECLOSURE SERVICES, LLC, is a Nevada Limited Liability Company which provides or
3 provided foreclosure services in California (“RSM&A”).

4 8. Plaintiff is informed and believes that defendant CENTRAL CONCRETE
5 SUPPLY CO., INC. doing business as BODE CONCRETE and as WESTSIDE CONCRETE
6 MATERIALS and as U.S. CONCRETE COMPANIES, is a California corporation doing business
7 in San Francisco, CA (“CENTRAL CONCRETE”). Plaintiff is informed and believes that
8 CENTRAL CONCRETE has commenced work at or provided materials to the Property thus may
9 or does claim a mechanics lien or other interest in the Property contrary to Plaintiff’s superior
10 right, title and interest in and to the Property.

11 9. Plaintiff is unaware of the true names and capacities of Defendants sued as DOES
12 1 through 200, and therefore sue these Defendants by fictitious names. Plaintiff will amend this
13 complaint to allege their true names and capacities when ascertained. Plaintiff alleges on
14 information and belief that each of these fictitiously named Defendants claim some right, title,
15 estate, lien, or interest in the hereinafter-described property adverse to Plaintiff’s title and their
16 claims, and each of them, constitute a cloud on plaintiff’s/plaintiffs’ title to that property.

17 10. The defendants sued and named as “all persons unknown, claiming any legal or
18 equitable right, title, estate, lien, or interest in the property described in the complaint adverse to
19 Plaintiff’s title, or any cloud on plaintiffs’ title” (the “Unknown Defendants”) are unknown to
20 Plaintiff. The Unknown Defendants, and each of them, may or do claim some right, title, estate,
21 lien, or interest in the hereinafter-described property adverse to Plaintiff’s title; and their claims,
22 and each of them, constitute a cloud on Plaintiff’s title to that property.

23 11. Plaintiff alleges on information and belief that at all material times each defendant
24 acted as the agent, joint venturer, partner, and/or co-conspirator of the other defendants, and at all
25 material times acted within the course and scope of the agency, joint venture, partnership, and/or
26 conspiracy such that each is jointly and severally liable for all claims herein.

1 **COMMON FACTUAL ALLEGATIONS**

2 12. In July 2007, Plaintiff negotiated a loan from INDYMAC Bank, F.S.B. (the
3 "Loan"). As negotiated, the loan was to be secured solely by a first deed of trust on property
4 owned by Plaintiff at 637 Peralta Avenue, San Francisco, CA, APN 5634-015 (the "Adjacent
5 Property" or "Lot 15"). Lot 15 is adjacent to Lot 14 as depicted in the Parcel Map.

6 13. On or about July 2, 2007 in connection with the Loan, the parties to that
7 transaction entered into a deed of trust to secure the loan (the "Deed of Trust"). A true and correct
8 copy of the Deed of Trust is attached as Exhibit C and incorporated by this reference.

9 14. Defendant STEWART TITLE GUARANTY was to act as Trustee under the deed
10 of trust, and Plaintiff is informed and believes and thereupon alleges that STEWART TITLE
11 GUARANTY or STEWART TITLE COMPANY prepared the legal description to be attached as
12 "Exhibit A" to the Deed of Trust.

13 15. The Deed of Trust at its page 3 of 14 provides that the beneficiary lending bank
14 would be secured by the property described in its "Exhibit A" which can be found immediately
15 after page 14 at the page entitled "LEGAL DESCRIPTION" (the "Legal Description").
16 Consistent with the loan only being secured by the Adjacent Property, the Legal Description
17 immediately before it ends references "Lot: 15 Block: 5634."

18 16. After the Deed of Trust at its page 3 of 14 references its "Exhibit A," it further
19 provides that the securing real property is:

20 "Assessor's Identification Number: LOT 15, BLOCK 5634
21 which currently has the address of 637 PERALTA AVE."

22 17. The Deed of Trust was recorded July 11, 2007 by the San Francisco Assessor-
23 Recorder.

24 18. Plaintiff later defaulted on the Loan secured by Lot 15. The assignee of
25 INDYMAC Bank, F.S.B., Deutsche Bank National Trust Company, as Trustee of the residential
26 Asset Securitization Trust 2007-A9, Mortgage Pass-Through Certificates, Series 2007-1 under the
27 Pooling and Servicing Agreement dated July 1, 2007 ("Deutsche Bank"), foreclosed. A true and
28 correct copy of the Trustee's Deed Upon Sale is attached as Exhibit D and incorporated by this

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1 reference (the "Foreclosure Deed"). The Foreclosure Deed was recorded on March 25, 2011 by
2 the San Francisco Assessor-Recorder.

3 19. Defendant RSM&A FORECLOSURE SERVICES acted as trustee in connection
4 with the foreclosure.

5 20. The Foreclosure Deed at its page one under "RECITALS" expressly references the
6 Deed of Trust. But, whereas the Deed of Trust expressly limited its securing collateral consistent
7 with the Loan to Lot 15, in preparing the Foreclosure Deed, RSM&A FORECLOSURE
8 SERVICES inexplicably and improperly included in the deed both Lot 15 and Lot 14.

9 21. Plaintiff had no knowledge of the RSM&A's constructively fraudulent foreclosure
10 deed, or that it had been issued to Deutsche Bank.

11 22. On October 10, 2011, Deutsche Bank purported to convey the property holding
12 APN number "5634-015," which is the Adjacent Property, to DOLMEN by Grant Deed (the
13 "Bank's Grant Deed"). The Grant Deed was recorded on October 28, 2011 by the San Francisco
14 Assessor-Recorder. A true and correct copy of the Bank Grant Deed is attached as Exhibit E and
15 incorporated by this reference.

16 23. On November 12, 2012, DOLMEN conveyed Lot 15 to Douglas S. Kiernan and
17 Larissa V. Kiernan, husband and wife as community property with right of survivorship by grant
18 deed (the Lot 15 Grant Deed). The APN reference in the legal description for the Lot 15 Grant
19 Deed is "Block 5364, Lot 015." A true and correct copy of the Lot 15 Grant Deed is attached as
20 Exhibit F and incorporated by this reference. The Lot 15 Grant Deed was recorded on November
21 16, 2012 by the San Francisco Assessor-Recorder.

22 24. On April 28, 2014, DOLMEN took out a construction loan from ALTA as
23 reflected by the Construction Loan Deed of Trust attached as Exhibit G and incorporated by this
24 reference (the "Construction Loan Deed of Trust"). The Construction Loan Deed of Trust states
25 that it is secured by Lot 14. It was recorded on May 6, 2014 by the San Francisco Assessor-
26 Recorder.

1 25. On May 1, 2014, DOLMEN recorded a grant deed to itself a true and correct copy
2 of which is attached as Exhibit H and incorporated by this reference (the "May 2014 DOLMEN
3 Grant Deed"). The May 2014 DOLMEN Grant Deed states that it relates to Lot 14

4 26. At all material times, Plaintiff has paid the property taxes due for Lot 14.

5 27. Plaintiff discovered an indication that construction activity had commenced on Lot
6 14 on or about May 22, 2014, when he received a Preliminary Mechanic's Lien Notice from
7 CENTRAL CONCRETE. He telephoned CENTRAL CONCRETE and advised that he was the
8 owner of Lot 14 and had not authorized any construction.

9 28. On June 9, 2014, Plaintiff discovered that construction was on-going at the
10 Property when he received a Notice of Violation of the Department of Public Works for the City
11 and County of San Francisco relative to that work for purported code violations, and responded
12 by letter informing DPW that the work was unauthorized by him.

13 29. On July 10, 2014, Plaintiff wrote DOLMEN a letter essentially (a) explaining the
14 Loan relating to Lot 15 and that he was the sole owner of Lot 14 and (b) requesting DOLMEN
15 confirm his ownership (the "July Letter").

16 30. DOLMEN failed to respond to the July Letter and continues to ignore it.

17 31. On September 4, 2014, Plaintiff wrote a similar letter to ALTA (the "September
18 Letter").

19 32. ALTA failed to respond to the September Letter and continues to ignore it.

20 **FIRST CAUSE OF ACTION**
21 **(Quiet Title and Recovery of Real Property by Mandatory Injunction-All**
Defendants)

22 33. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, above.

23 34. At no time did any of the defendants obtain any right, title, estate, lien or interest
24 in Lot 14.

25 35. The Deed of Trust's "Exhibit A" was ambiguously drafted by STEWART TITLE
26 GUARANTY and STEWART TITLE INSURANCE and Does 1-20 and therefore void to the
27 extent it purported to convey any interest in Lot 14.
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1 36. Plaintiff seeks to quiet title against the claims of DOLMEN, ALTA and
2 LANDMARK, the Unknown Defendants and all of the other defendants except for STEWART
3 TITLE GUARANTY and STEWART TITLE INSURANCE (the "Quiet Title Defendants").

4 37. Plaintiff is informed and believes and thereupon alleges that all of the Quiet Title
5 Defendants claim some right, title, estate, lien or interest in Lot 14.

6 38. All of the aforesaid claims by the Quiet Title Defendants are without any right
7 whatsoever and all such defendants have no right, title, estate, lien, or interest whatsoever in the
8 Property or any part of it.

9 39. Plaintiff seeks a determination quieting title to the Property in favor of Plaintiff,
10 and his successors in interest, confirming his superior rights as owner of the Property relative to
11 the claims of the Quiet Title Defendants, and each of them, and providing that the Quiet Title
12 Defendants, and each of them, have no right, title, estate, lien or interest in or to the Property.

13 40. Plaintiff seeks to quiet title as of March 25, 2011 and to and including the date of
14 judgment on this action.

15 **SECOND CAUSE OF ACTION**
16 **(Cancellation of Instruments-Defendants Dolmen, Alta, Landmark,**
Central Concrete and Doe Defendants 1-100)

17 41. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34 and
18 35 above.

19 42. Plaintiff seeks the cancellation of the following instruments recorded against the
20 Property as there is a reasonable apprehension that they may cause serious injury to Plaintiff
21 relative to his ownership of the Property: (1) the Foreclosure Deed to Deutsche Bank the extent it
22 purports to convey any interest in Lot 14; (2) the Bank's Grant Deed to DOLEMEN to the extent
23 it purports to convey any interest in Lot 14; (3) the Construction Loan Deed of Trust; (4) the May
24 2014 DOLMEN Grant Deed; and, (5) any and all mechanic's or design professional liens or other
25 documents recorded against the Property in the past, at present or in the future (the "Mechanic's
26 Liens") arising from or relating to DOLMEN's efforts to improve or otherwise use and enjoy that
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1 property without Plaintiff's authorization, including without limitation any by CENTRAL
2 CONCRETE and Does 11-100.

3 **THIRD CAUSE OF ACTION**
4 **(Trespass-Against Dolmen, Landmark, Central Concrete**
5 **and Doe Defendants 11-100)**

6 43. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34 and
7 35 above.

8 44. The construction on-going at the Property is and was unauthorized by Plaintiff, it
9 and was without right and is and was an invasion of Plaintiff's Property constituting trespass.

10 45. Plaintiff as against DOLMEN, LANDMARK, CENTRAL CONCRETE and DOE
11 Defendants 11-100, and each of them, seeks to recover the area his Property subject to any
12 encroachments constructed by defendants, and each of them, and the issuance of a mandatory
13 preliminary injunction requiring the immediate removal of those encroachments and all
14 equipment, material, personnel and personal property, and permanently enjoining any future
15 encroachments.

16 46. Plaintiff further seeks actual damages proximately caused by the above-alleged
17 defendants, and each of them, in an amount according to proof.

18 47. Plaintiff seeks punitive damages against DOLMEN, and DOES 75-100.

19 **FOURTH CAUSE OF ACTION**
20 **(Ejectment-Against Dolmen**
21 **and Does Defendants 11-100)**

22 48. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34-35,
23 and 44-47 above.

24 49. Plaintiff is entitled to possession of the Property.

25 50. Defendants DOLMEN and , and all those claiming by, through or under
26 DOLMEN, including DOE Defendants 11-100, and each of them, wrongfully entered, took
27 possession and withhold possession of Plaintiff's Property, and Plaintiff therefore requests they
28 be ejected, and Plaintiff restored to possession of the Property.

29 //

**FIFTH CAUSE OF ACTION
(Breach of Fiduciary Duty Against Stewart Title Guaranty and Stewart Title Insurance)**

1
2 51. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34 and
3 35 above.

4 52. In connection with the Loan, STEWART TITLE GUARANTY and STEWART
5 TITLE INSURANCE (“STEWART”) owed a fiduciary obligation to the parties to that
6 transaction, including Plaintiff, to accurately prepare a legal description properly limited to the
7 Lot 15 property for recordation.

8 53. Plaintiff reasonably and justifiably relied upon Stewart’s professional skill and
9 competence to prepare an accurate legal description for recordation and was not aware of the
10 error in the Legal Description by STEWART at any material time.

11 54. By erroneously preparing the Legal Description, STEWART breached its fiduciary
12 obligations to Plaintiff.

13 55. As a legal result of STEWART’s breach of duty, Plaintiff has been injured in an
14 amount according to proof, including without limitation the attorney’s fees and costs arising from
15 Plaintiff needing to commence and prosecute this action as against the other defendants.

**SIXTH CAUSE OF ACTION
(Breach of Fiduciary Against RSM&A)**

16
17 56. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34 and
18 35 above.

19 57. Plaintiff is informed and believes and thereupon alleges that Defendant RSM&A
20 was made substitute Trustee under the Deed of Trust.

21 58. As substitute Trustee, RSM&A had no legal right, title, estate, lien or interest in
22 the Property as a Trustee under the Deed of Trust. Its only legal title was relative to Lot 15.

23 59. As trustee, RSM&A had a fiduciary duty to Plaintiff to ensure the proper handling
24 and documentation of any transaction in which it was involved.

25 60. Defendant RSM&A breached the fiduciary duties it owed Plaintiff by erroneously
26 including Lot 14 in the Foreclosure Deed.
27
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1 61. As a proximate result of RSM&A's breach of fiduciary duty, Plaintiff has suffered
2 damages according to proof, including without limitation the attorney's fees and costs arising
3 from Plaintiff needing to commence and prosecute this action as against the other defendants.

4 **SEVENTH CAUSE OF ACTION**
5 **(Reformation Against All Defendants)**

6 62. Plaintiff re-alleges and incorporates by reference paragraphs 1 through 32, 34-35,
7 52-54 and 57-60 above.

8 63. The 2007 Deed of Trust contained an erroneous legal description of the property
9 being pledged by Plaintiff as security for the Loan. It therefore fails to reflect the true intent of the
10 parties. Had it reflected the true intent of the parties, Exhibit A to the Deed of Trust would have
11 read as follows:

12 LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED
13 UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO.3", RECORDED
14 DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS AT PAGE 15, IN
15 THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN
16 FRANCISCO, STATE OF CALIFORNIA.

17 Assessor's Lot 15, Block 5634

18 64. The failure of the Legal Description attached as "Exhibit A" to the Deed of Trust
19 failed to reflect the true intent of the parties in that it included a reference to Lot 1255 of the 1861
20 map, though not to that lot's APN number or address.

21 65. Plaintiff is informed and believes and thereupon alleges that the failure of the
22 Legal Description attached as "Exhibit A" to the Deed of Trust to reflect the true intent of the
23 parties resulted from an error by the title company that prepared the Legal Description, and a
24 mutual mistake by Plaintiff and Indymac Bank in failing to notice the error by the scrivener in
25 preparing the Legal Description.

26 66. Plaintiff therefore is entitled to have the Deed of Trust reformed to reflect the true
27 intent of the parties by modifying the Legal Description of the deed to trust to read as alleged in
28 paragraph 63.

**EIGHTH CAUSE OF ACTION
(Negligence Against All Defendants)**

1
2 67. Plaintiff re-alleges and incorporates by reference paragraph 62 above.

3 68. Each defendant owed Plaintiff a duty of due care.

4 69. Each defendant breached those duties as alleged above.

5 70. As a proximate result of each defendant's breach of its duty of care to Plaintiff,
6 Plaintiff has suffered damages according to proof, including without limitation as to as to
7 STEWART, RSM&A and DOE defendants 51-75, the attorney's fees and costs arising from
8 Plaintiff needing to commence and prosecute this action as against the other defendants.

**NINTH CAUSE OF ACTION
(Declaratory Relief Against All Defendants)**

9
10 71. Plaintiff re-alleges and incorporates by reference paragraph 62 above.

11 72. Plaintiff is informed and believes and thereupon alleges that an actual controversy
12 exists between him and the defendants, and each of them, as to whether they have any right, title,
13 estate, lien or interest in Lot 14.

14 73. Plaintiff seeks a declaration that the defendants, and each of them, have no right,
15 title, estate, lien or interest in Lot 14.

16 WHEREFORE, Plaintiffs requests the following relief:

17 1. On the First Cause of Action, judgment quieting title to the Property effective
18 beginning on March 11, 2011 and to the date of entry of judgment, in favor of Plaintiff, and his
19 successors in interest, as owner of the Property and providing that the defendants, and each of
20 them, have no right, title, estate, lien or interest in or to the Property;

21 2. On the Second Cause of Action, a judgment cancelling the Deed of Trust to the
22 extent it purports to convey any interest in Lot 14, the Foreclosure Deed to the extent it purports
23 to convey any interest in Lot 14, the Construction Loan Deed of Trust, the May 2014 DOLMEN
24 Grant Deed and the Mechanic's Liens;

25 3. On the Third Cause of Action, a mandatory injunction requiring defendants, and
26 each of them, to immediately remove the encroachments, and permanently enjoining them from
27 encroaching in the Lane in the future;

1 4. On Fourth Cause of Action, a judgment ejecting DOLMEN, and all those claiming
2 by, through or under DOLMEN, including Doe Defendants 11-100, and to place Plaintiff in
3 possession of the Property;

4 5. On the Third, Fourth, Fifth, Sixth, Seventh and Eighth Causes of Action, actual
5 damages in an amount according to proof, including without limitation on the Eighth Cause of
6 Action as to as to STEWART, RSM&A and DOE defendants 51-75, the attorney's fees and costs
7 arising from Plaintiff needing to commence and prosecute this action as against the other
8 defendants;

9 6. On the Third and Fourth Causes of Action, punitive damages against DOLMEN
10 and Does 151-200;

11 7. On the Fifth and Sixth Causes of Action, for the actual damages to include
12 attorney's fees and costs arising from this action according to proof;

13 8. On Seventh Cause of Action, for an equitable decree reforming the legal
14 description of the Deed of Trust to read as follows:

15 LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED
16 UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO.3", RECORDED
17 DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" O F MAPS AT PAGE 15, IN
18 THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN
19 FRANCISCO, STATE OF CALIFORNIA.

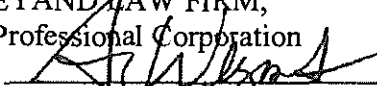
20 Assessor's Lot 15, Block 5634;

21 9. On the Ninth Cause of Action for a Declaration that the defendants, and each of
22 them, have no right, title, estate, lien or interest in Lot 14;

23 10. Each Cause of Action, for costs of suit; and

24 11. For such other and further relief as the Court may deem proper.

25 Dated: October 6, 2014

26 WEYAND LAW FIRM,
27 A Professional Corporation
28 By 
Alexander M. Weyand
Attorneys for Plaintiff
WILLIAM H. BRADLEY

VERIFICATION

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I, WILLIAM H. BRADLEY, am the Plaintiff in the above-entitled action. I have read the foregoing complaint and know the contents thereof. The same is true of my own knowledge, except as to those matters which are stated on information and belief, and as to those matters, I believe it to be true.

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

Dated: October 6, 2014

William H. Bradley

WILLIAM H. BRADLEY

WEYAND LAW FIRM, A PROFESSIONAL CORPORATION
331 HOWARD STREET, FIRST FLOOR
SAN FRANCISCO, CA 94105
TELEPHONE: 415-336-2800 FAX 415-336-2818

FIRST AMENDED COMPLAINT
TO QUIET TITLE AND
FOR RELATED CLAIMS

EXHIBIT A

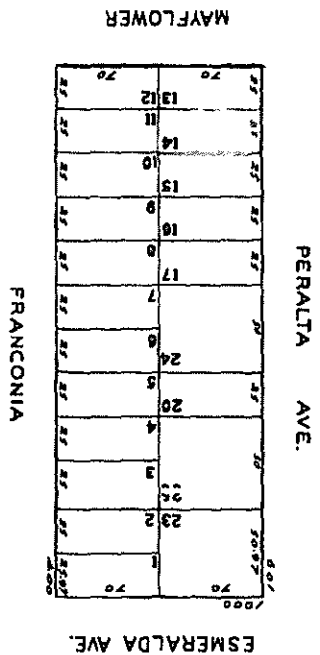
LEGAL DESCRIPTION

Real property in the City of San Francisco, County of San Francisco, State of California,
described as follows:

LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP
ENTITLED, "GIFT MAP NO. 3", RECORDER DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS
AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO,
STATE OF CALIFORNIA

APN: Lot: 14; Block: 5634

EXHIBIT B



REVISIO. 60
 GIFT MAP 3 LOTS 1238 & 1260

5634

© COPYRIGHT RAY FRANCONIA CO
 CITY & COUNTY ASSESSOR 1945

EXHIBIT C

Stewart Title of California

Recording Requested By:
INDYMAC BANK, F.S.B., C/O DOCUMENT MANAGEMENT
[Company Name]
And When Recorded Mail To:
INDYMAC BANK, F.S.B., C/O DOCUMENT MAN
[Name]
BLDG B, 901 E 104TH ST, SUITE 400/500
[Street Address]
KANSAS CITY, MO 64131
[City, State Zip Code]

San Francisco Assessor-Recorder
Phil Ting, Assessor-Recorder
DOC-2007-I415842-00
Post 8-STEWART Title Company
Wednesday, JUL 11, 2007 08:00:00
Ttl Pd \$1.00
REEL J430 IMAGE 0151
Nbr-0003205400
08/08/1-15

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WT 015, Block 504
1071 Peralta Avenue
MIN: 100055401268154269

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DEED OF TRUST

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 July 2, 2007, together with all Riders to this document.
- (B) "Borrower" is WILLIAM H BRADLEY AN UNMARRIED MAN

Borrower is the trustor under this Security Instrument.

- (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

- (D) "Trustee" is STEWART TITLE GUARANTY CO.

- (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.

Loan No: 126815426



(F) "Note" means the promissory note signed by Borrower and dated July 2, 2007. The Note states that Borrower owes Lender seven hundred ninety nine thousand four hundred forty and NO/100ths Dollars (U.S. \$ 799,440.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 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):

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

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

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

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

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

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

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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 SAN FRANCISCO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

Assessor's Identification Number: LOT 015, BLOCK 5634
which currently has the address of 637 PERALTA AVE

[Street]
SAN FRANCISCO, California 94110 ("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 cancelling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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

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California Deed of Trust—Single Family—Fannie Mae/Freddie Mac Uniform Instruments

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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, instrumentality, 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 obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in

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this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan,

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California Deed of Trust—Single Family—Fannie Mae/Freddie Mac Uniform Instrument

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either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property. If the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in

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LOAN OFFICER: [REDACTED]

writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent

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Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an Insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such Insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the Insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

Loan No: 126815426

California Deed of Trust—Single Family—Fannie Mae/Freddie Mac Uniform Instrument

Form 3025 1/01

MERS Modified

Closing

The Compliance Source, Inc.

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Modified by Compliance Source 1439 ICA 03/00 Rev. 02/97

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14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the

Loan No: 126815426



expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses 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, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period, which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow

Loan No: 126815426

California Deed of Trust—Single Family—Fannie Mae/Freddie Mac Uniform Instrument

Form 3033 1/81

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anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstatement after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the

Loan No: 126815426

California Deed of Trust—Single Family—Fannie Mae/Freddie Mac Uniform Instrument

Form 3093 1/01

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fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. **Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. **Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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

Witnesses:



WILLIAM H BRADLEY (Seal)
Borrower
(Printed Name)

(Seal)
Borrower
(Printed Name)

(Seal)
Borrower
(Printed Name)

(Seal)
Borrower
(Printed Name)

_____ [Acknowledgment on Following Page] _____

Loan No: 126815426



ACKNOWLEDGMENT

State of California

County of Alameda

§
§
§

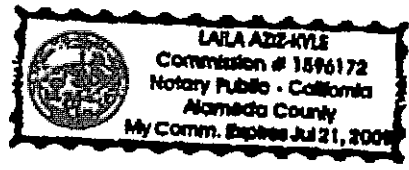
On 7-2-07 before me, Lara Azz-Kyle Notary Public
officer] personally appeared WILLIAM N BRADLEY

[name and title of

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/hers/their authorized capacity(ies), and that by his/hers/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] (Seal)



REQUEST FOR FULL RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust, which was recorded in the office of the Recorder of _____ County, State of California, in book _____, page _____ of official records. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

(Trustee) Date: _____

Loan No: 126815426



37433449

LEGAL DESCRIPTION

The land referred to herein is situated in the State of California,
County of San Francisco, City of San Francisco, described as follows:

Lots No. 1255 and 1257, as said Lots are delineated and so
designated upon that certain Map entitled, "Gift Map No. 3",
recorded December 31, 1861 in Liber 2 "A" and "B" of Maps, at
Page 15, in the Office of the Recorder of the City and County
of San Francisco, State of California.

Lot: 015 Block: 5634

End of Legal Description

EXHIBIT D

38



WHEN RECORDED MAIL TO

RSM&A Foreclosures Services
43252 Woodward Avenue, Suite 180
Bloomfield Hills, MI 48302

MAIL TAX STATEMENTS TO
888 East Walnut Street
Pasadena, CA 91101

San Francisco Assessor-Recorder
Phil Ting, Assessor-Recorder
DOC- 2011-J155424-00
Check Number 110-004
Friday, MAR 25, 2011 10:33:43
Ttl Pd \$14.00 Rpt # 0004115044
REEL K380 IMAGE 0253
01/00/1-2

Space above this line for recorder's use only

Trustee Sale No. 10CA00158-1
Title Order No. 100298451
APN: 33-5634-015-01; 33-5634-014-01

637 Peralta AVE TRUSTEE'S DEED UPON SALE

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

The undersigned grantor declares:

- 1) The Grantee herein was the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was: \$845,148.70
- 3) The amount paid by the grantee at the trustee sale was: \$760,903.50
- 4) The documentary transfer tax is \$0.00
- 5) Said property is in City of SAN FRANCISCO

and RSM&A Foreclosures Services (herein called Trustee), as the duly appointed Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2007-A9, Mortgage Pass-Through Certificates, Series 2007-1 under the Pooling and Servicing Agreement dated July 1, 2007 (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of San Francisco, State of California, described as follows:

LOTS NO. 1255 AND 1257, AS SAID LOTS ARE DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO. 3", RECORDED DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS, AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA.

RECITALES:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated July 2, 2007, executed by WILLIAM H BRADLEY AN UNMARRIED MAN, as trustor, to secure obligations in favor of Mortgage Electronic Registration Systems, Inc., as nominee for IndyMac Bank, FSB, as Beneficiary as recorded July 11, 2007 as Document Number: 2007-1415642-00 of official records in the Office of the Recorder of San Francisco County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell, which were recorded in

the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on March 21, 2011. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being \$760,903.50 In lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: March 21, 2011

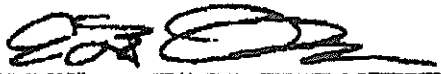

Kimberly Karas, for RSM&A Foreclosure Services, LLC, Trustee

STATE OF MICHIGAN
COUNTY OF OAKLAND

On March 21, 2011, before me, E Dawn Nicholas, a Notary Public in and for said county, personally appeared Kimberly Karas, for RSM&A Foreclosure Services, LLC, Trustee, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.


E Dawn Nicholas
Notary Public for Oakland County acting in Oakland County, Michigan
My Commission Expires: 11/07/2013

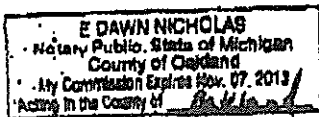


EXHIBIT E

16

LSI Title Company (CA)

RECORDING REQUESTED BY:
LSI Title Company (CA)
AND WHEN RECORDED MAIL TO:

Dolmen Property Group
263 Golden Gate Ave.
San Francisco, CA 94102



San Francisco Assessor-Recorder
Phil Ting, Assessor-Recorder
DOC- 2011-J293771-00

Check Number 781/273
Friday, OCT 28, 2011 12:48:51
Ttl Pd \$2,488.60 Rpt # 0004270542
REEL K512 IMAGE 0382
ata/MA/1-2

THIS SPACE FOR RECORDER'S USE ONLY:

Title Order No.: 110169390

Escrow No.: 094630-800

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX is

\$2,481.60

computed on full value of property conveyed, or
 computed on full value less value of liens or encumbrances remaining at time of sale.

Unincorporated area City of San Francisco AND



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

Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2007-A9, Mortgage Pass-Through Certificates, Series 2007-1 under the Pooling and Servicing Agreement dated July 1, 2007

hereby GRANT(s) to:

Dolmen Property Group, LLC

the real property in the City of San Francisco, County of San Francisco, State of California, described as:
LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A" AND MADE A PART HEREOF
Also Known as: 837 Peralta Avenue, San Francisco, CA 94110
AP#: 5834-015

DATED October 18, 2011

STATE OF TEXAS

COUNTY OF TRAVIS

On OCT 18 2011

before me, Benjamin Andrew Galt

A Notary Public in and for said State personally appeared Benjamin Andrew Galt

Deutsche Bank National Trust Company, as Trustee of the Residential Asset Securitization Trust 2007-A9, Mortgage Pass-Through Certificates, Series 2007-1 under the Pooling and Servicing Agreement dated July 1, 2007

By: [Signature]
Benjamin Andrew Galt

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

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

WITNESS my hand and official seal.



Signature

(Seal)

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

ORDER NO: t10t69380

LSI TITLE COMPANY (CA)

REFERENCE NO: 488623

**PRELIMINARY REPORT - CALIFORNIA
LEGAL DESCRIPTION
EXHIBIT "ONE"**

LOTS NO, 1255 AND 1257, AS SAID LOTS ARE DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO. 3", RECORDED DECEMBER 31, 1881 IN LIBER 2 "A" AND "B" OF MAPS, AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA.

EXHIBIT F

RECORDING REQUESTED BY:

Chicago Title Company
Escrow No.: 12-36515229-CR
Locate No.: CACTI7738-7738-2365-0036515229
Title No.: 12-36515229-RM

**When Recorded Mail Document
and Tax Statement To:**

Douglas Kiernan & Larissa Kiernan
637 Peralta Ave.
San Francisco, CA 94110



San Francisco Assessor-Recorder
Phil Ting, Assessor-Recorder
DOC-2012-J544456-00

Rec'd 1-CHICAGO Title Company
Friday, NOV 16, 2012 08:08:08
Ttl Pd \$5,467.00 Rcpt # 0004553424
REEL K775 IMAGE 0173
afa/AB/1-2

APN: Block 5634, Lot 015

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

The undersigned grantor(s) declare(s)
Documentary transfer tax is \$5,440.00

computed on full value of property conveyed, or
 computed on full value less value of liens or encumbrances remaining at time of sale,
Unincorporated Area City of San Francisco,

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Dolmen Property Group, LLC,
a Delaware Limited Liability Company

heraby **GRANT(S)** to Douglas S. Kiernan and Larissa V. Kiernan, husband and wife as community property with right
of survivorship

the following described real property in the City of San Francisco, County of San Francisco, State of California:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

DATED: November 14, 2012

State of California
County of San Francisco

On November 14, 2012, before me,
~~Mark McPherson~~ PATRICIA H. LIM, Notary Public
(here insert name and title of the officer), personally appeared
Seamus Naughten,

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

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

WITNESS my hand and official seal.

Signature Patricia H. Lim (Seal)

Seamus Naughten, authorized signer and attorney
in fact for Thomas Hunt, Manager of Dolmen
Property Group, LLC



MAIL TAX STATEMENTS AS DIRECTED ABOVE

Escrow No.: 12-36515229-CR
Locate No.: CACTI7738-7738-2365-0036515229
Title No.: 12-36515229-RM

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF SAN FRANCISCO, COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

Lot 1255 as said lot is delineated and designated upon that certain Map entitled "Gift Map No. 3", recorded December 31, 1861 in Liber 2 "A" and "B" of Maps at Page 15, in the Office of the County Recorder of said County.

APN: Block 5634, Lot 015

EXHIBIT G

First American Title Company
Escrow # 3802-4503915

20149J87431700011
San Francisco Assessor-Recorder
Carmen Chu, Assessor-Recorder
DOC 2014-J874317-00
Acct 6002-First American Title Co.- Redwood City
Tuesday, MAY 06, 2014 11:50:29
Ttl Pd \$48.00 Nbr-0004931300
ofa/RE/1-11

RECORDATION REQUESTED BY:

AltaPacific Bank
Real Estate Industries Group
3725 Westwind Blvd., Suite 100
Santa Rosa, CA 95403

WHEN RECORDED MAIL TO:

AltaPacific Bank
3725 Westwind Blvd., Suite 100
Santa Rosa, CA 95403

SEND TAX NOTICES TO:

Dolmen Property Group, LLC (a Delaware Limited
Liability Company)
1452 Broadway Street
San Francisco, CA 94109

FOR RECORDER'S USE ONLY

Lot 14, Block 5634

639 Peralta Ave CONSTRUCTION DEED OF TRUST

MAXIMUM LIEN. The lien of this Deed of Trust shall not exceed at any one time \$800,000.00.

THIS DEED OF TRUST is dated April 28, 2014, among Dolmen Property Group, LLC (a Delaware Limited Liability Company), whose address is 1452 Broadway Street, San Francisco, CA 94109 ("Trustor"); AltaPacific Bank, whose address is Real Estate Industries Group, 3725 Westwind Blvd., Suite 100, Santa Rosa, CA 95403 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and First American Title Company, whose address is 299 West Portal Avenue, San Francisco, CA 94127 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in San Francisco County, State of California:

LEGAL DESCRIPTION

Real property in the City of San Francisco, County of San Francisco, State of California, described as follows:

LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO. 3", RECORDED DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA

APN: Lot: 14; Block: 5634

The Real Property or its address is commonly known as 639 Peralta Avenue, San Francisco, CA 94110. The Assessor's Parcel Number for the Real Property is Lot 14, Block 5634.

Trustor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Trustor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. This is an absolute assignment of Rents made in connection with an obligation secured by real property pursuant to California Civil Code Section 2938. In addition, Trustor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF THE TRUSTOR UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS ALSO GIVEN TO SECURE ANY AND ALL OF TRUSTOR'S OBLIGATIONS UNDER THAT CERTAIN CONSTRUCTION LOAN AGREEMENT BETWEEN TRUSTOR AND LENDER OF EVEN DATE HERewith. ANY EVENT OF DEFAULT UNDER THE CONSTRUCTION LOAN AGREEMENT, OR ANY OF THE RELATED DOCUMENTS REFERRED TO THEREIN, SHALL ALSO BE AN EVENT OF DEFAULT UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Trustor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Trustor's obligations under the Note, this Deed of Trust, and the Related Documents.

CONSTRUCTION MORTGAGE. This Deed of Trust is a "construction mortgage" for the purposes of Sections 9-334 and 2A-309 of the

Uniform Commercial Code, as those sections have been adopted by the State of California.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Trustor agrees that Trustor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Trustor may 1) remain in possession and control of the Property; 2) use, operate or manage the Property; and 3) collect the Rents from the Property.

Duty to Maintain. Trustor shall maintain the Property in tenable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Trustor represents and warrants to Lender that: 1) During the period of Trustor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property; 2) Trustor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, 1a) any breach or violation of any Environmental Law, 1b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or 1c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and 3) Except as previously disclosed to and acknowledged by Lender in writing, 1a) neither Trustor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and 1b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Trustor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Trustor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Trustor or to any other person. The representations and warranties contained herein are based on Trustor's due diligence in investigating the Property for Hazardous Substances. Trustor hereby 1) releases and waives any future claims against Lender for indemnity or contribution in the event Trustor becomes liable for cleanup or other costs under any such law; and 2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Deed of Trust or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Trustor's ownership or interest in the Property, whether or not the same was or should have been known to Trustor. The provisions of this section of the Deed of Trust, including the obligation to indemnify and defend, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Deed of Trust and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Trustor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Trustor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Trustor shall not demolish or remove any improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any improvements, Lender may require Trustor to make arrangements satisfactory to Lender to replace such improvements with improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Trustor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Trustor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans With Disabilities Act. Trustor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Trustor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Trustor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Trustor agrees neither to abandon or leave unattended the Property. Trustor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

Construction Loan. If some or all of the proceeds of the loan creating the indebtedness are to be used to construct or complete construction of any improvements on the Property, the improvements shall be completed no later than the maturity date of the Note (or such earlier date as Lender may reasonably establish) and Trustor shall pay in full all costs and expenses in connection with the work. Lender will disburse loan proceeds under such terms and conditions as Lender may deem reasonably necessary to insure that the interest created by this Deed of Trust shall have priority over all possible liens, including those of material suppliers and workmen. Lender may require, among other things, that disbursement requests be supported by recaptured bills, expense affidavits, waivers of liens, construction progress reports, and such other documentation as Lender may reasonably request.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property, whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. If any Trustor is a corporation, partnership or limited liability company, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, as the case may be, of such Trustor. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law.

**DEED OF TRUST
(Continued)**

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TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Trustor shall pay when due and in all events at least ten (10) days prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Trustor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due and except as otherwise provided in this Deed of Trust.

Right to Contest. Trustor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Trustor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Trustor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Trustor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Trustor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Trustor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Trustor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialman's lien, or other lien could be asserted on account of the work, services, or materials. Trustor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Trustor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Trustor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Trustor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Trustor and Lender being named as additional insureds in such liability insurance policies. Additionally, Trustor shall maintain such other insurance, including but not limited to hazard, business interruption, and boiler insurance, as Lender may reasonably require. Notwithstanding the foregoing, in no event shall Trustor be required to provide hazard insurance in excess of the replacement value of the improvements on the Real Property. Policies shall be written in form, amounts, coverages and basis reasonably acceptable to Lender and issued by a company or companies reasonably acceptable to Lender. Trustor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Trustor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Trustor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limit set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Trustor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Trustor fails to do so within fifteen (15) days of the casualty. If in Lender's sole judgment Lender's security interest in the Property has been impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If the proceeds are to be applied to restoration and repair, Trustor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Trustor from the proceeds for the reasonable cost of repair or restoration if Trustor is not in default under this Deed of Trust. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Deed of Trust, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after payment in full of the indebtedness, such proceeds shall be paid to Trustor as Trustor's interests may appear.

Trustor's Report on Insurance. Upon request of Lender, however not more than once a year, Trustor shall furnish to Lender a report on each existing policy of insurance showing: 1) the name of the insurer; 2) the risks insured; 3) the amount of the policy; 4) the property insured, the then current replacement value of such property, and the manner of determining that value; and 5) the expiration date of the policy. Trustor shall, upon request of Lender, have an independent appraiser satisfactory to Lender determine the cash value replacement cost of the Property.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Property or if Trustor fails to comply with any provision of this Deed of Trust or any Related Documents, including but not limited to Trustor's failure to discharge or pay when due any amounts Trustor is required to discharge or pay under this Deed of Trust or any Related Documents, Lender on Trustor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Property and paying all costs for insuring, maintaining and preserving the Property. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Trustor. All such expenses will become a part of the indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Deed of Trust also will secure payment of these amounts. Such right shall be in addition to all other

**DEED OF TRUST
(Continued)**

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rights and remedies to which Lender may be entitled upon Default.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

Title. Trustor warrants that: (a) Trustor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Trustor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Trustor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Trustor's title or the interest of Trustee or Lender under this Deed of Trust, Trustor shall defend the action at Trustor's expense. Trustor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Trustor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Trustor warrants that the Property and Trustor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Representations and Warranties. All representations, warranties, and agreements made by Trustor in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature, and shall remain in full force and effect until such time as Trustor's indebtedness shall be paid in full.

CONDEMNATION. The following provisions relating to eminent domain and inverse condemnation proceedings are a part of this Deed of Trust:

Proceedings. If any eminent domain or inverse condemnation proceeding is commenced affecting the Property, Trustor shall promptly notify Lender in writing, and Trustor shall promptly take such steps as may be necessary to pursue or defend the action and obtain the award. Trustor may be the nominal party in any such proceeding, but Lender shall be entitled, at its election, to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Trustor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If any award is made or settlement entered into in any condemnation proceedings affecting all or any part of the Property or by any proceeding or purchase in lieu of condemnation, Lender may at its election, and to the extent permitted by law, require that all or any portion of the award or settlement be applied to the indebtedness and to the repayment of all reasonable costs, expenses, and attorneys' fees incurred by Trustee or Lender in connection with the condemnation proceedings.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Deed of Trust:

Current Taxes, Fees and Charges. Upon request by Lender, Trustor shall execute such documents in addition to this Deed of Trust and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Trustor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Deed of Trust, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Deed of Trust.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Deed of Trust or upon all or any part of the indebtedness secured by this Deed of Trust; (2) a specific tax on Trustor which Trustor is authorized or required to deduct from payments on the indebtedness secured by this type of Deed of Trust; (3) a tax on this type of Deed of Trust chargeable against the Lender or the holder of the Note; and (4) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by Trustor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Deed of Trust, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Trustor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Trustor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Real and Personal Property. Trustor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Trustor shall not remove, sever or detach the Personal Property from the Property. Upon default, Trustor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Trustor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Trustor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Deed of Trust.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Deed of Trust:

Further Assurances. At any time, and from time to time, upon request of Lender, Trustor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or re-recorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all

**DEED OF TRUST
(Continued)**

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such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Trustor's obligations under the Note, this Deed of Trust, and the Related Documents, and (2) the liens and security interests created by this Deed of Trust as first and prior liens on the Property, whether now owned or hereafter acquired by Trustor. Unless prohibited by law or Lender agrees to the contrary in writing, Trustor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Trustor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Trustor and at Trustor's expense. For such purposes, Trustor hereby irrevocably appoints Lender as Trustor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

PARTIAL RELEASES. Lender shall execute partial releases of the lien of this Deed of Trust upon the following conditions: The release of individual units if sold, upon payment of the greater of 100% net sales proceeds or 90% (equivalent to 250% of Par) of the 04/11/14 appraised value of each individual unit in the 639 Paralta Avenue building.

FULL PERFORMANCE. If Trustor pays all the indebtedness when due, and otherwise performs all the obligations imposed upon Trustor under this Deed of Trust, Lender shall execute and deliver to Trustor a request for full reconveyance and shall execute and deliver to Trustor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Lender may charge Trustor a reasonable reconveyance fee at the time of reconveyance.

EVENTS OF DEFAULT. Each of the following, at Lender's option, shall constitute an Event of Default under this Deed of Trust:

Payment Default. Trustor fails to make any payment when due under the indebtedness.

Other Defaults. Trustor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Deed of Trust or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Trustor.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Deed of Trust, the Note or in any of the Related Documents.

Default on Other Payments. Failure of Trustor within the time required by this Deed of Trust to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Environmental Default. Failure of any party to comply with or perform when due any term, obligation, covenant or condition contained in any environmental agreement executed in connection with the Property.

Default in Favor of Third Parties. Should Grantor default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Grantor's property or Grantor's ability to repay the indebtedness or Grantor's ability to perform Grantor's obligations under this Deed of Trust or any of the Related Documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by Trustor or on Trustor's behalf under this Deed of Trust or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Defective Collateralization. This Deed of Trust or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Death or Insolvency. The dissolution of Trustor's (regardless of whether election to continue is made), any member withdraws from the limited liability company, or any other termination of Trustor's existence as a going business or the death of any member, the insolvency of Trustor, the appointment of a receiver for any part of Trustor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Trustor.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Trustor or by any governmental agency against any property securing the indebtedness. This includes a garnishment of any of Trustor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Trustor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Trustor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Breach of Other Agreement. Any breach by Trustor under the terms of any other agreement between Trustor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Trustor to Lender, whether existing now or later.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness.

Adverse Change. A material adverse change occurs in Trustor's financial condition, or Lender believes the prospect of payment or performance of the indebtedness is impaired.

Right to Cure. If any default, other than a default in payment is curable and if Trustor has not been given a notice of a breach of the same provision of this Deed of Trust within the preceding twelve (12) months, it may be cured if Trustor, after Lender sends written notice to Trustor demanding cure of such default: (1) cures the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

**DEED OF TRUST
(Continued)**

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RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Deed of Trust, at any time thereafter, Trustee or Lender may exercise any one or more of the following rights and remedies:

Election of Remedies. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Trustor under this Deed of Trust, after Trustor's failure to perform, shall not effect Lender's right to declare a default and exercise its remedies.

Foreclosure by Sale. Upon an Event of Default under this Deed of Trust, Beneficiary may declare the entire indebtedness secured by this Deed of Trust immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold the Property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed of Trust, the Note, other documents requested by Trustee, and all documents evidencing expenditures secured hereby. After the lapse of such time as may then be required by law following the recordation of the notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell the Property at the time and place fixed by it in the notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of the Property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement in accordance with applicable law. Trustee shall deliver to such purchaser its deed conveying the Property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee or Beneficiary may purchase at such sale. After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

Judicial Foreclosure. With respect to all or any part of the Real Property, Lender shall have the right in lieu of foreclosure by power of sale to foreclose by judicial foreclosure in accordance with and to the full extent provided by California law.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code, including without limitation the right to recover any deficiency in the manner and to the full extent provided by California law.

Collect Rents. Lender shall have the right, without notice to Trustor to take possession of and manage the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Trustor irrevocably designates Lender as Trustor's attorney-in-fact to endorse instruments received in payment thereof in the name of Trustor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Tenancy at Sufferance. If Trustor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Trustor, Trustor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Note or available at law or in equity.

Notice of Sale. Lender shall give Trustor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Sale of the Property. To the extent permitted by applicable law, Trustor hereby waives any and all rights to have the Property marshalled. In exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, title insurance, and fees for the Trustee, to the extent permitted by applicable law. Trustor also will pay any court costs, in addition to all other sums provided by law.

Rights of Trustee. Trustee shall have all of the rights and duties of Lender as set forth in this section.

**DEED OF TRUST
(Continued)**

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POWERS AND OBLIGATIONS OF TRUSTEE. The following provisions relating to the powers and obligations of Trustee are part of this Deed of Trust:

Powers of Trustee. In addition to all powers of Trustee arising as a matter of law, Trustee shall have the power to take the following actions with respect to the Property upon the written request of Lender and Trustor: (a) join in preparing and filing a map or plat of the Real Property, including the dedication of streets or other rights to the public; (b) join in granting any easement or creating any restriction on the Real Property; and (c) join in any subordination or other agreement affecting this Deed of Trust or the interest of Lender under this Deed of Trust.

Obligations to Notify. Trustee shall not be obligated to notify any other party of a pending sale under any other trust deed or lien, or of any action or proceeding in which Trustor, Lender, or Trustee shall be a party, unless the action or proceeding is brought by Trustee.

Trustee. Trustee shall meet all qualifications required for Trustee under applicable law. In addition to the rights and remedies set forth above, with respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Successor Trustee. Lender, at Lender's option, may from time to time appoint a successor Trustee to any Trustee appointed under this Deed of Trust by an instrument executed and acknowledged by Lender and recorded in the office of the recorder of San Francisco County, State of California. The instrument shall contain, in addition to all other matters required by state law, the names of the original Lender, Trustee, and Trustor, the book and page where this Deed of Trust is recorded, and the name and address of the successor trustee, and the instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

Acceptance by Trustee. Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law.

NOTICES. Any notice required to be given under this Deed of Trust shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addressee shown near the beginning of this Deed of Trust. Trustor requests that copies of any notices of default and sale be directed to Trustor's address shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any party may change its address for notices under this Deed of Trust by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Trustor agrees to keep Lender informed at all times of Trustor's current address. Unless otherwise provided or required by law, if there is more than one Trustor, any notice given by Lender to any Trustor is deemed to be notice given to all Trustors.

STATEMENT OF OBLIGATION FEE. Lender may collect a fee, not to exceed the maximum amount permitted by law, for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Amendments. This Deed of Trust, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Deed of Trust. No alteration of or amendment to this Deed of Trust shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Annual Reports. If the Property is used for purposes other than Trustor's residence, Trustor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Trustor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Arbitration. Trustor and Lender agree that all disputes, claims and controversies between them whether individual, joint, or class in nature, arising from this Deed of Trust or otherwise, including without limitation contract and tort disputes, shall be arbitrated pursuant to the Rules of the American Arbitration Association in effect at the time the claim is filed, upon request of either party. No act to take or dispose of any Property shall constitute a waiver of this arbitration agreement or be prohibited by this arbitration agreement. This includes, without limitation, obtaining injunctive relief or a temporary restraining order; invoking a power of sale under any deed of trust or mortgage; obtaining a writ of attachment or imposition of a receiver; or exercising any rights relating to personal property, including taking or disposing of such property with or without judicial process pursuant to Article 9 of the Uniform Commercial Code. Any disputes, claims, or controversies concerning the lawfulness or reasonableness of any act, or exercise of any right, concerning any Property, including any claim to rescind, reform, or otherwise modify any agreement relating to the Property, shall also be arbitrated, provided however that no arbitrator shall have the right or the power to enjoin or restrain any act of any party. Trustor and Lender agree that in the event of an action for judicial foreclosure pursuant to California Code of Civil Procedure Section 726, or any similar provision in any other state, the commencement of such an action will not constitute a waiver of the right to arbitrate and the court shall refer to arbitration as much of such action, including counterclaims, as lawfully may be referred to arbitration. Judgment upon any award rendered by any arbitrator may be entered in any court having jurisdiction. Nothing in this Deed of Trust shall preclude any party from seeking equitable relief from a court of competent jurisdiction. The statute of limitations, estoppel, waiver, laches, and similar doctrines which would otherwise be applicable in an action brought by a party shall be applicable in any arbitration proceeding, and the commencement of an arbitration proceeding shall be deemed the commencement of an action for these purposes. The Federal Arbitration Act shall apply to the construction, interpretation, and enforcement of this arbitration provision.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

**DEED OF TRUST
(Continued)**

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Merger. There shall be no merger of the interest or estates created by this Deed of Trust with any other interest or estates in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of California without regard to its conflicts of law provisions. This Deed of Trust has been accepted by Lender in the State of California.

Choice of Venue. If there is a lawsuit, Trustor agrees upon Lender's request to submit to the jurisdiction of the courts of Sonoma County, State of California.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Deed of Trust unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Deed of Trust shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Deed of Trust. No prior waiver by Lender, nor any course of dealing between Lender and Trustor, shall constitute a waiver of any of Lender's rights or of any of Trustor's obligations as to any future transactions. Whenever the consent of Lender is required under this Deed of Trust, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Deed of Trust to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Deed of Trust. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Deed of Trust shall not affect the legality, validity or enforceability of any other provision of this Deed of Trust.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Trustor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Trustor, Lender, without notice to Trustor, may deal with Trustor's successors with reference to this Deed of Trust and the indebtedness by way of forbearance or extension without releasing Trustor from the obligations of this Deed of Trust or liability under the indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Deed of Trust. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Deed of Trust shall have the meanings attributed to such terms in the Uniform Commercial Code:

Beneficiary. The word "Beneficiary" means AltiPacific Bank, and its successors and assigns.

Borrower. The word "Borrower" means Dolmen Property Group, LLC (a Delaware Limited Liability Company) and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Trustor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

Default. The word "Default" means the Default set forth in this Deed of Trust in the section titled "Default".

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 8901, et seq., Chapters 6.5 through 7.7 of Division 20 of the California Health and Safety Code, Section 26100, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the indebtedness.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or wastes as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Trustor's obligations or expenses incurred by Trustee or Lender to enforce Trustor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

**DEED OF TRUST
(Continued)**

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Lender. The word "Lender" means AltaPacific Bank, its successors and assigns.

Note. The word "Note" means the promissory note dated April 28, 2014, in the original principal amount of \$800,000.00 from Trustor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. **NOTICE TO TRUSTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.**

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Trustor, and now or hereafter attached or affixed to the Real Property; together with all acccessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property. The words "Personal Property" also include all tangible and intangible items obtained or owned by, or in the possession of Trustor that are directly or indirectly related to the acquisition, development, design, construction, permitting, marketing, or habitation of the Real Property or the improvements to be constructed on the Real Property, whether heretofore or hereafter issued, prepared, or executed, including without limitation all permits, licenses, authorizations and approvals, trademarks and tradenames, and any and all land use entitlements, development rights, sewer capacity, approvals, density allocations and other rights or approvals relating to or authorizing the development or occupancy of the Property, plus all utility or other deposits, reimbursement rights, studies, tests, contracts, plans and specifications, relating to the Property and Improvements.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness; except that the words do not mean any guaranty or environmental agreement, whether now or hereafter existing, executed in connection with the indebtedness.

Rents. The word "Rents" means all present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property together with the cash proceeds of the Rents.

Trustee. The word "Trustee" means First American Title Company, whose address is 299 West Portal Avenue, San Francisco, CA 94127 and any substitute or successor trustees.

Trustor. The word "Trustor" means Dolmen Property Group, LLC (a Delaware Limited Liability Company).

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND TRUSTOR AGREES TO ITS TERMS, INCLUDING THE VARIABLE RATE PROVISIONS OF THE NOTE SECURED BY THIS DEED OF TRUST.

TRUSTOR:

DOLMEN PROPERTY GROUP, LLC (A DELAWARE LIMITED LIABILITY COMPANY)

By: Thomas Hunt, Manager
Thomas Hunt, Manager of Dolmen Property Group, LLC (a Delaware Limited Liability Company)

DEED OF TRUST
(Continued)

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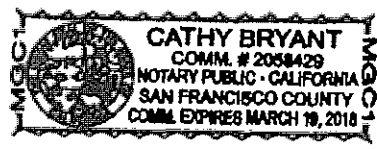
CERTIFICATE OF ACKNOWLEDGMENT

STATE OF California)
) SS
COUNTY OF San Francisco)
On May 1, 20 14 before me, Cathy Bryant, notary public
(here insert name and title of the officer)

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

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

WITNESS my hand and official seal.



Signature Cathy Bryant

(Seal)

(DO NOT RECORD)

REQUEST FOR FULL RECONVEYANCE
(To be used only when obligations have been paid in full)

To: _____, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by this Deed of Trust. All sums secured by this Deed of Trust have been fully paid and satisfied. You are hereby directed, upon payment to you of any sums owing to you under the terms of this Deed of Trust or pursuant to any applicable statute, to cancel the Note secured by this Deed of Trust (which is delivered to you together with this Deed of Trust), and to reconvey, without warranty, to the parties designated by the terms of this Deed of Trust, the estate now held by you under this Deed of Trust. Please mail the reconveyance and Related Documents to:

Date: _____ Beneficiary: _____
By: _____
Its: _____

ERRORS AND OMISSIONS CORRECTION AGREEMENT

This ERRORS AND OMISSIONS CORRECTION AGREEMENT is attached to and by this reference is made a part of the Deed of Trust, dated April 28, 2014, and executed in connection with a loan or other financial accommodations between ALTAPACIFIC BANK and Dolmen Property Group, LLC (a Delaware Limited Liability Company).

For good and valuable consideration, and as a condition of the extension of credit evidenced by the above referenced loan, the Borrower(s) agree, if requested by the Note Holder, Lender, Representative or Agent for Lender and/or Mortgage Broker (all referred to herein "Lender") to cooperate as set forth below.

In the event any of the documents evidencing and/or securing the above referenced loan referred to above misstate or inaccurately reflect the true and correct terms and provisions of the loan Borrower(s) shall upon request by Lender and in order to correct such misstatement or inaccuracy, execute such new documents or initial such corrected original documents as Lender may deem necessary to remedy said inaccuracy or mistake.

The agreements contained herein shall apply whether said misstatement or inaccuracy is due to unilateral mistake on the part of the Lender or Borrower(s) mutual mistake on the part of Lender and Borrower(s) or clerical error on the part of any party to the transaction.

Failure by any party to initial or execute such documents as and when requested hereunder shall constitute a breach of the contractual agreement evidenced hereby and shall also constitute a default under the Note and Mortgage, Deed of Trust or Security Instrument securing the loan.

This agreement shall be binding on the signatories hereto, their heirs and assigns, and shall inure to the benefit of Lender, its successor and assigns.

It is understood that Borrower(s) will not incur expenses of preparing such documents as all such expenses shall be borne by the Lender.

Time is of the essence concerning all agreements contained herein.

THIS ERRORS AND OMISSIONS CORRECTION AGREEMENT IS EXECUTED ON APRIL 28, 2014.

TRUSTOR:

DOLMEN PROPERTY GROUP, LLC (A DELAWARE LIMITED LIABILITY COMPANY)

By: Thomas Hunt, Manager
Thomas Hunt, Manager of Dolmen Property Group, LLC (a Delaware Limited Liability Company)

EXHIBIT H

RECORDING REQUESTED BY
First American Title Company

AND WHEN RECORDED MAIL DOCUMENT TO:
Dolmen Property Group, LLC
1452 Broadway
San Francisco, Ca 94109

20149J87431600002
San Francisco Assessor-Recorder
Carmen Chu, Assessor-Recorder
DOC 2014-J874316-00
Acct 6002-First American Title Co.- Redwood City
Tuesday, MAY 06, 2014 11:50:29
Ttl Pd \$21.00 Nbr-0004931299
ofa/RE/1-2

Space Above This Line for Recorder's Use Only

A.P.N.: Block5634 Lot 014

File No.: 3802-4503915 (CB)

Property Address: **639 Peralta Avenue, San Francisco, CA 94110**
Lot Number: **014**
Block Number: **5634**

GRANT DEED

The Undersigned Grantor(s) Declare(s): DOCUMENTARY TRANSFER TAX \$NONE; CITY TRANSFER TAX \$;
SURVEY MONUMENT FEE \$

- [] computed on the consideration or full value of property conveyed, OR
[] computed on the consideration or full value less value of liens and/or encumbrances remaining at time of sale,
[] unincorporated area; [X] City of San Francisco, and
[X] Exempt from transfer tax; Reason: **Correction of vesting**

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
Dolmen Property Group, LLC, a Delaware Limited Liability Company, who acquired title as Dolmen Property Group, LLC

hereby GRANT(s) to **Dolmen Property Group, LLC, a Delaware Limited Liability Company**

the following described property in the City of **San Francisco**, County of **San Francisco**, State of **California**:

LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP ENTITLED, "GIFT MAP NO. 3", RECORDED DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA

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

Date: 05/01/2014

A.P.N.: Block 5634 Lot 014

File No.: 3802-4503915 (CB)

Dated: 05/01/2014

Dolmen Property Group, LLC, a Delaware Limited Liability Company

Thomas Hunt Manager
Thomas Hunt, Manager

STATE OF California)SS
COUNTY OF San Francisco)

On May 1, 2014 before me, Cathy Bryant, Notary Public, personally appeared Thomas Hunt

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

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

WITNESS my hand and official seal.



Signature

[Handwritten Signature]

My Commission Expires: March 19, 2018

This area for official notarial seal

EXHIBIT C

WEYAND LAW FIRM, A PROFESSIONAL CORPORATION
531 HOWARD STREET, FIRST FLOOR
SAN FRANCISCO, CA 94105
TELEPHONE: 415-536-2800 FAX 415-536-2818

1 ALEXANDER M. WEYAND (SBN 108147)
ERIC C. SHAW (SBN 104889)
2 REBECCA M. HOBERG (224086)
WEYAND LAW FIRM,
3 A Professional Corporation
531 Howard Street, First Floor
4 San Francisco, CA 94105
Telephone: (415) 536-2800
5 Facsimile: (415) 536-2818

6 Attorneys for Plaintiff
WILLIAM H. BRADLEY

ENDORSED
FILED
Superior Court of California
County of San Francisco

UCT 01 2014

CLERK OF THE COURT
BY: MICHAEL RAYBAY
Deputy Clerk

8 SUPERIOR COURT OF THE STATE OF CALIFORNIA
9 CITY AND COUNTY OF SAN FRANCISCO

11 WILLIAM H. BRADLEY,

12 Plaintiffs

13 vs.

14 DOLMEN PROPERTY GROUP LLC, a Delaware
Limited Liability Company, ALTAPACIFIC
15 BANK, a California State Chartered Non-Member
Bank, and all persons claiming by, through, or
16 under those defendants and all persons unknown,
claiming any legal or equitable right, title, estate,
17 lien, or interest in the property described in the
complaint adverse to Plaintiff's title, or any cloud
18 on Plaintiff's title thereto; LANDMARK
CONSTRUCTION, INC., a corporation State of
19 formation unknown; STEWART TITLE
GUARANTY COMPANY, an entity form
20 unknown; STEWART TITLE INSURANCE
COMPANY, an entity form unknown; RSM&A
21 FORECLOSURE SERVICES, LLC, a Nevada
Limited Liability Company; and DOES 1 TO 100,
22 inclusive.

23 Defendants.

Case No. CGC-14-541905

AMENDED NOTICE OF PENDENCY
OF ACTION

BY FAX

25 NOTICE IS GIVEN that the above-captioned action was commenced on September 29,
26 2014, in the above-captioned court by Plaintiff WILLIAM H. BRADLEY against defendants
27 DOLMEN PROPERTY GROUP LLC, a Delaware Limited Liability Company, ALTAPACIFIC
28

WEYAND LAW FIRM, A PROFESSIONAL CORPORATION
531 HOWARD STREET, FIRST FLOOR
SAN FRANCISCO, CA 94105
TELEPHONE: 415-536-2800 FAX 415-536-2818

1 BANK, a California State Chartered Non-Member Bank, and all persons claiming by, through, or
2 under those defendants and all persons unknown, claiming any legal or equitable right, title,
3 estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any
4 cloud on Plaintiff's title thereto; LANDMARK CONSTRUCTION, INC., a corporation State of
5 formation unknown; STEWART TITLE GUARANTY COMPANY, an entity form unknown;
6 STEWART TITLE INSURANCE COMPANY, an entity form unknown; RSM&A
7 FORECLOSURE SERVICES, LLC, a Nevada Limited Liability Company; and DOES 1 TO 100,
8 inclusive. The above-captioned action is now pending in the above court.
9

10 The above-captioned action alleges a real property claim affecting certain real property
11 that is situated in the City and County of San Francisco California, and that is commonly known
12 as 639 Peralta Avenue, San Francisco, California, APN 5634-014, and specifically described in
13 Exhibit A which is attached hereto and incorporated by this reference.
14

15 Dated: September 30, 2014

WEYAND LAW FIRM,
A Professional Corporation

16
17
18 By 

Alexander M. Weyand
Attorneys for Attorneys for Plaintiff
WILLIAM H. BRADLEY

EXHIBIT A

LEGAL DESCRIPTION

Real property in the City of San Francisco, County of San Francisco, State of California,
described as follows:

LOT NO. 1257, AS SAID LOT IS DELINEATED AND SO DESIGNATED UPON THAT CERTAIN MAP
ENTITLED, "GIFT MAP NO. 3", RECORDER DECEMBER 31, 1861 IN LIBER 2 "A" AND "B" OF MAPS
AT PAGE 15, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO,
STATE OF CALIFORNIA

APN: Lot: 14; Block: 5634

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PROOF OF SERVICE

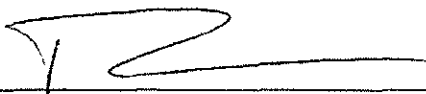
I am a resident of the State of California and over the age of eighteen years, and am not a party to the within action. My business address is Weyand Law Firm PC, 531 Howard Street, First Floor, San Francisco, CA 94105. On **September 30, 2014**, I served the following document(s):

AMENDED NOTICE OF PENDENCY OF ACTION

(X) by placing true copies enclosed in a sealed envelope with the postage thereon fully prepaid and certified, in the United States mail. I used **certified mail and requested a return receipt**. The envelope was addressed and mailed as follows:

▶ Dolmen Property Group LLC, a Delaware Limited Liability Company 1452 Broadway Street San Francisco, CA 94109	Dolmen Property Group LLC, a Delaware Limited Liability Company Michael Schinner 96 Jessis St. San Francisco, CA 94109
▶ AltaPacific Bank, a California State Chartered Non-Member Bank Charles Hall 3725 Westwind Boulevard, Suite 100 Santa Rosa, CA 95403	▶ RSM&A Foreclosure Services, LLC, a Nevada Limited Liability Company The Corporation Trust Company of Nevada 311 S Division St. Carson City, NV 89703
▶ Landmark Construction, Inc., a corporation State of formation unknown 1452 Broadway Street San Francisco CA 94109	▶ Landmark Construction, Inc., a corporation State of formation unknown 96 Jessis St. San Francisco, CA 94109
▶ Stewart Title Insurance Company, an entity form unknown 1980 Post Oak Blvd., Ste. 800 Houston, TX 77056	▶ Stewart Title Guaranty Company, an entity form unknown 1980 Post Oak Blvd., Ste. 800 Houston, TX 77056

I declare under penalty under the laws of the State of California that the foregoing is true and correct.



Monik Bonilla

RECORDING REQUESTED BY:

Alexander M. Weyand, Esq.
Weyand Law Firm, APC.
531 Howard St., First Floor
San Francisco, CA 94105

WHEN RECORDED RETURN TO:

Alexander M. Weyand, Esq.
Weyand Law Firm, APC.
531 Howard St., First Floor
San Francisco, CA 94105

CONFORMED COPY of document recorded

09/30/2014, 2014J956614

on _____ with document no. _____
This document has not been compared with the original
SAN FRANCISCO ASSESSOR-RECORDER

THE SPACE ABOVE IS FOR RECORDERS USE ONLY

AMENDED NOTICE OF PENDENCY OF ACTION

(DOCUMENT TITLE)

7013 1710 0000 7518 8771

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fee		

Sent To **Stewart Title Insurance Company, an
entity form unknown**

Street, Apt. No.
or PO Box No. **1980 Post Oak Blvd., Ste. 800**

City, State, ZIP+4 **Houston, TX 77056**

PS Form 3800, August 2005 See Reverse for Instructions

7013 1710 0000 7518 8788

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fee		

Sent To **Stewart Title Guaranty Company,
an entity form unknown**

Street, Apt. No.
or PO Box No. **1980 Post Oak Blvd., Ste. 800**

City, State, ZIP+4 **Houston, TX 77056**

PS Form 3800, August 2005 See Reverse for Instructions

7013 1710 0000 7518 8764

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fee		

Sent To **Landmark Construction, Inc., a
corporation State of formation unknown**

Street, Apt. No.
or PO Box No. **96 Jessis St.**

City, State, ZIP+4 **San Francisco, CA 94109**

PS Form 3800, August 2005 See Reverse for Instructions

7013 1710 0000 7518 8757

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fee		

Sent To **Landmark Construction, Inc., a
corporation State of formation
unknown**

Street, Apt. No.
or PO Box No. **1452 Broadway Street**

City, State, ZIP+4 **San Francisco CA 94109**

PS Form 3800, August 2005 See Reverse for Instructions

7013 1710 0000 7516 8726

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To **Dolmen Property Group LLC, a Delaware Limited Liability Company**
 Street, Apt. No. or PO Box No. **Michael Schinner**
96 Jessie St.
 City, State, ZIP+4 **San Francisco, CA 94109**

7013 1710 0000 7516 8719

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To **Dolmen Property Group LLC, a Delaware Limited Liability Company**
 Street, Apt. No. or PO Box No. **1452 Broadway Street**
 City, State, ZIP+4 **San Francisco, CA 94109**

7013 1710 0000 7516 8740

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To **RSM&A Foreclosure Services, LLC, a Nevada Limited Liability Company**
 The Corporation Trust
 Company of Nevada
 311 S Division St.
 Carson City, NV 89703

7013 1710 0000 7516 8733

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To **AltaPacific Bank, a California State Chartered Non-Member Bank**
 Charles Hall
 3725 Westwind Boulevard, Suite 100
 Santa Rosa, CA 95403

EXHIBIT D

NOTICE TO PLAINTIFF

A Case Management Conference is set for:

DATE: MAR-04-2015

TIME: 10:30AM

**PLACE: Department 610
400 McAllister Street
San Francisco, CA 94102-3680**

All parties must appear and comply with Local Rule 3.

CRC 3.725 requires the filing and service of a case management statement form CM-110 no later than 15 days before the case management conference. However, it would facilitate the issuance of a case management order **without an appearance** at the case management conference if the case management statement is filed, served and lodged in Department 610 twenty-five (25) days before the case management conference.

Plaintiff must serve a copy of this notice upon each party to this action with the summons and complaint. Proof of service subsequently filed with this court shall so state. **This case is eligible for electronic filing and service per Local Rule 2.10. For more information, please visit the Court's website at www.sfsuperiorcourt.org under Online Services.**

ALTERNATIVE DISPUTE RESOLUTION POLICY REQUIREMENTS

**IT IS THE POLICY OF THE SUPERIOR COURT THAT EVERY CIVIL CASE PARTICIPATE IN EITHER MEDIATION, JUDICIAL OR NON-JUDICIAL ARBITRATION, THE EARLY SETTLEMENT PROGRAM OR SOME SUITABLE FORM OF ALTERNATIVE DISPUTE RESOLUTION PRIOR TO A TRIAL.
(SEE LOCAL RULE 4)**

Plaintiff must serve a copy of the Alternative Dispute Resolution Information Package on each defendant along with the complaint. All counsel must discuss ADR with clients and opposing counsel and provide clients with a copy of the Alternative Dispute Resolution Information Package prior to filing the Case Management Statement.

[DEFENDANTS: Attending the Case Management Conference does not take the place of filing a written response to the complaint. You must file a written response with the court within the time limit required by law. See Summons.]

Superior Court Alternative Dispute Resolution Coordinator
400 McAllister Street, Room 103
San Francisco, CA 94102
(415) 551-3876

See Local Rules 3.3, 6.0 C and 10 B re stipulation to judge pro tem.