

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  Lynda T. Bui, Trustee 3750 University Ave., Ste. 670 Riverside, CA 92501 Telephone: (951) 275-9300 Facsimile: (951) 275-9303 Email: trustee.bui@shbllp.com  Chapter 7 Trustee  <input checked="" type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for:	FOR COURT USE ONLY
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**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION**

In re:  ERIC LAWRENCE FRAZIER and RUBY LEE FRAZIER,   Debtor(s).	CASE NO.: 6:11-bk-19512-MH CHAPTER: 7   <p style="text-align: center;"><b>NOTICE OF SALE OF ESTATE PROPERTY</b></p>
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Bid Deadline: 9/3/2014 at 4:00 p.m.

<b>Sale Date:</b> Final Bidding Round: 9/10/2014 at 11:00 a.m.	<b>Time:</b>
<b>Location:</b> Courtroom 303, U.S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501	

**Type of Sale:**  Public  Private      **Last date to file objections:** 08/27/2014

**Description of property to be sold:** Real Property located at 404 22nd Street, Huntington Beach, CA 92648

**Terms and conditions of sale:** The Trustee is not seeking Court approval of the sale. The Trustee is seeking Court approval of the bid procedures and determination of the highest bidder prior to submission of the short sale to the senior secured creditor for approval. Please see the attached which sets forth the bid procedures, requirements and deadlines. Please review the attachment to this Notice.

**Proposed sale price:** Opening bid of least \$9,000 over the Buyer's offer, or \$1,040,000

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

**Overbid procedure (if any):** Please review the attachment to this Notice.

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**If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:**

Hearing on Bid Procedures Motion is 9/10/2014 at 11:00 a.m.

Courtroom 303

U.S. Bankruptcy Court

3420 Twelfth Street

Riverside, CA 92501

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**Contact person for potential bidders (include name, address, telephone, fax and/or email address):**

Lynda T. Bui, Chapter 7 Trustee

3750 University Ave., Ste. 670

Riverside, CA 92501

Telephone: (951) 275-9300

Facsimile: (951) 275-9303

Fax: (949) 340-3000

Email: trustee.bui@shbllp.com

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Date: 08/01/2014

1 **In re Eric Lawrence Frazier and Ruby Lee Frazier**  
2 **Case No. 6:11-bk-19512-MH**

3 **Attachment to Notice of Sale of Estate Property:**

4 **I. NOTICE OF THE BID PROCEDURES MOTION COMBINED WITH NOTICE OF**  
5 **THE BID PROCEDURES**

6 **NOTICE IS HEREBY** given that on **September 10, 2014 at 11:00 a.m.**, in  
7 Courtroom 303 of the above-entitled Court located at 3420 Twelfth Street, Riverside,  
8 California 92501, Lynda T. Bui, the Chapter 7 trustee ("Trustee") for the bankruptcy  
9 estate ("Estate") of Eric Lawrence Frazier and Ruby Lee Frazier ("Debtors"), will bring  
10 this "Motion for Order: (1) Approving Bid Procedures for Real Property of the Estate to  
11 Determine the Highest Bidder Prior to Submission of the Short Sale to the Senior  
12 Secured Creditor for Approval; (2) Approving the Highest Bidder Utilizing the Bid  
13 Procedures; and (3) Granting Related Relief" ("Bid Procedures Motion"). The Bid  
14 Procedures Motion is based upon this Notice, the Bid Procedures Motion and  
15 Memorandum of Points and Authorities in Support thereof, the Declaration of Lynda T.  
16 Bui, the pleadings and files in the Debtors' bankruptcy case, and upon such further oral  
17 and documentary evidence as may be presented to the Court in support of the Bid  
18 Procedures Motion.

19 If you did not receive a copy of the Bid Procedures Motion or need additional  
20 copies, please contact the Trustee at the address indicated above to request a copy. A  
21 copy will be provided promptly upon request.

22 **NOTICE IS HEREBY FURTHER GIVEN** that pursuant to Court order entered on  
23 November 9, 2012 (docket 193), the Trustee employed Kristian Peter of San Diego  
24 REO Specialists as her real estate broker to list and market for sale the real property of  
25 the Estate located at 404 22nd Street, Huntington Beach, CA 92648 ("Property").

26 Attached as **Exhibit 1** to the Declaration of Lynda T. Bui annexed hereto ("Bui  
27 Declaration") is a true and correct copy of the preliminary title report for the Property  
28 dated May 12, 2014. Attached as **Exhibit 2** to the Bui Declaration are true and correct  
copies of the Debtors' Schedules A, C and D. In their Schedules, the Debtors valued

1 the Property at \$945,000. From the preliminary title report, it appears that the Property  
2 is over-encumbered by liens estimated to exceed \$1,645,000. Based on this, the  
3 Trustee believes that any sale of the Property will need to be accomplished through a  
4 short sale free and clear of all liens and encumbrances that is approved by the (i) senior  
5 secured lender, JPMorgan Chase Bank, National Association (“Chase”)<sup>1</sup> and (2)  
6 consented to by all junior lienholders on the Property, or alternatively with a true carve-  
7 out by Chase.

8 **NOTICE IS HEREBY FURTHER GIVEN** that through her real estate broker, the  
9 Trustee received an offer from SDNY, LLC (“Buyer”) to purchase the Property free and  
10 clear of all liens for total consideration of \$1,030,934.50, which includes (1) a purchase  
11 price of \$975,000, (2) a bankruptcy fee “carve-out” of \$40,500 to be paid to the Estate  
12 and (3) such amounts as necessary to pay real property taxes, brokerage commissions,  
13 closing costs and other monetary obligations the Trustee on behalf of the Estate as the  
14 seller of the Property would normally need to pay at the close of escrow (including  
15 escrow charges, title charges, documentary transfer taxes.) Attached as **Exhibit 3** to  
16 the Bui Declaration is a true and correct copy of the Residential Purchase Agreement  
17 and Joint Escrow Instructions and related addendum (collectively, the “Agreement”)  
18 which describes the terms of the Buyer’s offer.

19 The Property has been listed on the Multiple Listing Service (“MLS”) since  
20 October 2012. The Trustee is advised by her real estate broker that while on listed the  
21 MLS, at least fourteen inquires on the Property were received. During this time, eight  
22 offers were submitted.

23 The Trustee has determined that the Buyer’s offer is the best and highest offer  
24 received for the Property following the listing of the Property on the MLS since October  
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26 <sup>1</sup> The preliminary title report indicates JPMorgan Chase Bank, National Association is the  
27 holder of the first trust deed on the Property. In their Schedules, the Debtors identified the  
28 holder of the first trust deed as being Chase Home Finance, LLC. The preliminary title report  
lists additional liens against the Property which were not listed on the Debtors’ Schedule D,  
although the lienholders appear to be listed as creditors on Schedule F.

1 2012. However, to make sure the Estate is receiving the best and highest offer, the  
2 Trustee seeks Court approval of the Bid Procedures (defined below) described below.

3 **NOTICE OF THE BID PROCEDURES: the Trustee has determined that it**  
4 **would benefit the Estate to permit all interested parties to receive information and**  
5 **bid for the Property instead of selling to the Buyer on an exclusive basis. In**  
6 **addition, prior to submission to the senior secured creditor for short sale**  
7 **approval, the Trustee needs to determine (i) who the buyer of the Property will be**  
8 **prior and (2) the sale terms. Accordingly, in order to obtain the highest and best**  
9 **offer for the benefit of the creditors of this Estate, the Trustee is noticing and**  
10 **seeking Court approval of the following bid procedures (“Bid Procedures”):**

11 1. *Potential buyers must bid an initial amount of at least \$9,000 over the*  
12 *Buyer’s offer, or approximately \$1,040,000. Minimum bid increments thereafter shall be*  
13 *\$5,000. The Trustee shall have sole discretion in determining which bid is the best for*  
14 *the Estate and will seek approval from the Court of the same.*

15 2. *Bids must be in writing and be received by the Trustee on or before 4:00*  
16 *p.m. (California time) on September 3, 2014 (five business days prior to the*  
17 *hearing on the Bid Procedures Motion.)*

18 3. *Bids must be accompanied by certified funds in an amount equal to three*  
19 *percent of the entire bid purchase price.*

20 4. *All bidders must also inspect the Property prior to submitting a bid and*  
21 *agree to **remove all contingencies prior to the final bidding round.***

22 5. *The bidder must also provide evidence of having sufficient specifically*  
23 *committed funds to complete the transaction, or a lending commitment for the bid*  
24 *amount and such other documentation relevant to the bidder’s ability to qualify as the*  
25 *purchaser of the Property and ability to close the sale and immediately and*  
26 *unconditionally pay the winning bid purchase price at closing.*

27 6. *The bidder must seek to acquire the Property on terms and conditions not*  
28 *less favorable to the Estate than the terms and conditions to which the Buyer has*

1 *agreed to purchase the Property including, following Chase's approval of the short sale,*  
2 *closing on the sale of the Property immediately upon Bankruptcy Court approval of the*  
3 *sale and the offer having no contingencies.*

4       7. *All competing bids must acknowledge that the Property is being sold on an*  
5 *"AS IS" basis without warranties of any kind, expressed or implied, being given by the*  
6 *Trustee, concerning the condition of the Property or the quality of the title thereto, or any*  
7 *other matters relating to the Property. The competing bid buyer must represent and*  
8 *warrant that he/she is purchasing the Property as a result of their own investigations*  
9 *and are not buying the Property pursuant to any representation made by any broker,*  
10 *agent, accountant, attorney or employee acting at the direction, or on the behalf of the*  
11 *Trustee. The competing bidder must acknowledge that he/she has inspected the*  
12 *Property, and upon closing of escrow governed by the applicable purchase agreement,*  
13 *the competing buyer forever waives, for himself/herself, their heirs, successors and*  
14 *assigns, all claims against the Debtors, their attorneys, agents and employees, the*  
15 *Debtors' Estate, Lynda T. Bui as Trustee and individually, and the attorneys of the firm*  
16 *for which the Trustee is associated, her agents and employees, arising or which might*  
17 *otherwise arise in the future concerning the Property.*

18       8. *If overbids are received, in order to allow all potential bidders the*  
19 *opportunity to overbid, a final bidding round shall be held at the Court hearing on the Bid*  
20 *Procedures Motion set for **September 10, 2014 at 11:00 a.m. (California time)** in*  
21 *Courtroom 303 of the United States Bankruptcy Court located at 3420 Twelfth Street,*  
22 *Riverside, California 92501. At the final bidding round, the Trustee will, in the exercise*  
23 *of her business judgment and subject to Court approval, accept the bidder who has*  
24 *made the highest and best offer to purchase the Property, consistent with the Bid*  
25 *Procedures ("Successful Bidder"). In addition, first and second back-up bidders may be*  
26 *selected and approved by the Court ("First Back-Up Bidder" and "Second Back-Up*  
27 *Bidder").*

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1           9.       *Following Court approval of the Bid Procedures Motion and determination*  
2 *of the Successful Bidder (and First Back-Up Bidder and Second Back-Up Bidder), the*  
3 *proposed sale of the Property will be presented to Chase for short sale approval.*  
4 *During this time the Trustee will communicate with creditors holding junior liens on the*  
5 *Property to seek their approval of the sale free and clear of their respective liens. If the*  
6 *(i) sale of the Property is approved by Chase, (ii) the junior lienholders on the Property*  
7 *consent to the sale of the Property free and clear of their respective liens (or if the*  
8 *Trustee is able to obtain a true carve-out from Chase no consent is needed), and (iii)*  
9 *the Trustee determines that the sale approved by Chase and consented to by the junior*  
10 *lienholders (if necessary) will result in sufficient benefit to the Estate and its creditors,*  
11 *the Trustee will file a motion for approval of the sale of the Property (“Subsequent Sale*  
12 *Motion”) to the Successful Bidder, or the First Back-Up Bidder and Second Back-Up*  
13 *Bidder, as the case may be.*

14           10.       *In the event the Successful Bidder fails to close on the sale of the Property*  
15 *following Chase’s approval of the short sale, the Trustee shall retain the Successful*  
16 *Bidder’s Deposit which will become property of the Estate free and clear of any creditor*  
17 *liens or encumbrances and/or any exemption claims by the Debtors. The Trustee will*  
18 *be released from her obligation to sell the Property to the Successful Bidder. The*  
19 *Trustee may then sell the Property to the First Back-up Bidder approved by the Court.*

20           11.       *In the event First Back-Up Bidder fails to close on the sale of the Property*  
21 *following Chase’s approval of the short sale, the Trustee shall retain the First Back-Up*  
22 *Bidder’s Deposit which will become property of the Estate free and clear of any creditor*  
23 *liens or encumbrances and/or any exemption claims by the Debtors. The Trustee will*  
24 *be released from her obligation to sell the Property to the First Back-Up Bidder. The*  
25 *Trustee may then sell the Property to the Second Back-Up Bidder.*

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1           **Any questions regarding the Bid Procedures should be directed to the**  
2 **Trustee at 3750 University Ave., Ste. 670, Riverside, CA 92501; telephone 949-340-**  
3 **3400; facsimile 949-340-3000 or email at Trustee.Bui@shbllp.com.**

4           **NOTICE IS HEREBY FURTHER GIVEN** that this is not a sale motion. Rather,  
5 the Trustee is seeking a Court order to approve the Bid Procedures to select the  
6 Successful Bidder (and First Back-Up Bidder and Second Back-Up Bidder) whose short  
7 sale purchase offer will be presented to (i) Chase for approval, and (2) to junior  
8 lienholders for their consent as well. After approval of all secured parties of a short sale  
9 and if the Trustee decides an acceptable short sale can be accomplished, the Trustee  
10 will file the Subsequent Sale Motion seeking the Court's approval of the sale to the  
11 Successful Bidder (or to the First Back-Up Bidder or Second Back-Up Bidder, as the  
12 case may be.) As any sale of the Property is subject to the Trustee obtaining the  
13 consent of the senior secured creditor, Chase, and multiple judgment lien creditors for a  
14 carve-out of their liens to provide funds for the Estate, the Trustee is unsure at this time  
15 how much the sale will generate in proceeds to the Estate. In the event that the bidding  
16 does not yield a sufficient price from either carve-outs from the secured creditors or  
17 enough equity for the Estate, the Trustee may within her business judgment not  
18 proceed with to seek Court approval of the sale of the Property to the Successful  
19 Bidder, the First-Back Bidder or the Second Back-Up Bidder.

20           **NOTICE IS HEREBY FURTHER GIVEN** that your rights may be affected. You  
21 should read these papers carefully and discuss them with your attorney, if you have  
22 one. (If you do not have an attorney, you may wish to consult one.)

23           **NOTICE IS HEREBY FURTHER GIVEN - DEADLINE FOR OPPOSITION OR**  
24 **OTHER RESPONSIVE PAPERS:** the Bid Procedures Motion is being heard on regular  
25 notice pursuant to Local Bankruptcy Rule 9013-1. If you wish to oppose or respond to  
26 the Bid Procedures Motion, you must file a written opposition or other response with the  
27 Court in the form required by **Local Bankruptcy Rule 9013-1(f)**, and serve a copy of it  
28 upon the Trustee at the address set forth above and the Office of the United States

1 Trustee, 3801 University Avenue, Suite 720, Riverside, California 92501-3200 **not less**  
2 **than fourteen (14) days before the hearing date set forth above. NOTICE IS**  
3 **HEREBY FURTHER GIVEN** that if you fail to file a written opposition or other response  
4 to the Bid Procedures Motion within such time period, the Court may treat such failure  
5 as a waiver of your right to oppose the Bid Procedures Motion and may grant the relief  
6 requested. **SEE, LOCAL BANKRUPTCY RULE 9013-1(h).**

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**PROOF OF SERVICE OF DOCUMENT**

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: **8105 Irvine Center Drive, Suite 600, Irvine, California 92618**

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served (**a**) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (**b**) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) **August 1, 2014**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) **August 1, 2014**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (*state method for each person or entity served*): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) **August 1, 2014**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

**Judge's Copy - Via Messenger:**

**Honorable Mark Houle, US Bankruptcy Court, 3420 Twelfth St, Bin Outside Courtroom 303, Riverside, CA 92501**

Service information continued on attached page

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

**August 1, 2014**  
*Date*

**Lorre Clapp**  
*Printed Name*

**/s/ Lorre Clapp**  
*Signature*

### NEF SERVICE LIST

- 
- Richard J Bauer rbauer@mileslegal.com *NEF for Interested Party*
- Lynda T. Bui (TR) trustee.bui@shbllp.com, C115@ecfcbis.com *Chapter 7 Trustee*
- Lynda T. Bui (TR) trustee.ltranbui@shbllp.com, C115@ecfcbis.com *Chapter 7 Trustee*
- Joely Khanh Linh Bui wdk@wolffirm.com, joely.bui@wolffirm.com *NEF for Interested Party*
- Michael J Bujold Michael.J.Bujold@usdoj.gov *Office of the United States Trustee*
- Ryan M Davies rdavies@amslca.com, bnc@amslca.com *NEF for Interested Party*
- Norma Ann Dawson NADLAW@kidlike.com *Attorney for the Debtors*
- Mark Domeyer mdomeyer@mileslegal.com *Attorney for Mercedes Benz Financial Services USA, LLC*
- Laleh Ensafi lensafi@yahoo.com, Cmartin@pralc.com *Attorney for Bank of America, N.A.*
- Daniel K Fujimoto wdk@wolffirm.com *NEF for Interested Party*
- Joseph Garibyan cmartin@pralc.com *Attorney for The Bank of New York Mellon, et al and Bank of America, N.A., et al*
- David M Goodrich dgoodrich@sulmeyerlaw.com, asokolowski@sulmeyerlaw.com *Request for NEF*
- Lemuel B Jaquez bjaquez@mileslegal.com *NEF for Interested Party*
- Shervin Lalezary lalezary@gmail.com *NEF for SL Capital Enterprises LLC*
- Nancy Ly bknotice@rcolegal.com, nly@rcolegal.com *NEF for Interested Party*
- Richard A Marshack rmarshack@marshackhays.com, lbergini@marshackhays.com;ecfmarshackhays@gmail.com *Request for NEF*
- Christopher M McDermott ecfcacb@piteduncan.com *NEF for Interested Party*
- Terrence J Moore terry@taxbizlawyer.com, luisana@taxbizlawyer.com *Attorney for Moore & Affiliates, PLC*
- Lee S Raphael cmartin@pralc.com *Attorney for The Bank of New York Mellon, et al*
- Cassandra J Richey cmartin@pralc.com *Attorney for BAC Home Loans Servicing, LP, et al.*
- Dhruv M Sharma ecfcacb@piteduncan.com *Attorney for JP Morgan Chase Bank N.A.*
- Daniel I Singer bankruptcy@zievelaw.com *Attorney for Deutsche Bank National Trust Company, as Trustee*
- Michael R Totaro tsecfpacer@aol.com *Attorney for the Debtors*
- United States Trustee (RS) ustpreregion16.rs.ecf@usdoj.gov *Office of the United States Trustee*
- Kristi M Wells bknotice@rcolegal.com *NEF for Interested Party*
- Les A Zieve bankruptcy@zievelaw.com *Attorney for Ocwen Loan Servicing, LLC*

### EMAIL SERVICE LIST

#### Buyer

SDNY, LLC  
Attn Harvey Castellano, Managing Member  
Email: [Harvey@harveycastleano.com](mailto:Harvey@harveycastleano.com)

#### Buyer's Broker

Ericka Rojas  
Summit Realty Group  
Email: [erojas@summitrealty.com](mailto:erojas@summitrealty.com)

#### Trustee's Broker

Kristian Peter  
SDREOS  
Email: [kpeter@sdreos.com](mailto:kpeter@sdreos.com)

#### Potential Bidder

Dream Home Commercial  
c/o its broker Caitlin O'Rourke of Dream Home Estates  
Email: [caitlin@dreamhomeestates.com](mailto:caitlin@dreamhomeestates.com)

#### Potential Bidder

Simon Bibeau  
c/o of his broker Mellanie Ingle of Remax Select One  
Email: [mellanie@selecthb.com](mailto:mellanie@selecthb.com)

#### Potential Bidder

Don T. Phan  
c/of his broker Mai Phan-Matthesen of Remax Olson Estates

Email: [maidnteam@sbcglobal.net](mailto:maidnteam@sbcglobal.net)

**Potential Bidder**

Paul Petrashko and Marianne Petrashko  
c/o their broker Suzanne Croucier, Realtor  
Email: [suzannecroucier@gmail.com](mailto:suzannecroucier@gmail.com)

**Potential Bidder**

Lawrence Tekler and Deborah Tekler  
c/o their broker Tony Lovejoy of Remax  
Email: [lovejoycalifornia@yahoo.com](mailto:lovejoycalifornia@yahoo.com)

**Potential Bidder**

Sherif Aboseif and Mona Aboseif  
c/o their broker Kim Le of HKL Solutions  
Email: [hklsolutions@yahoo.com](mailto:hklsolutions@yahoo.com)

**Potential Bidder**

Adam Huss  
c/o of his broker Adam Huss of Adam Huss Real Estate  
Email: [hussrealestate@gmail.com](mailto:hussrealestate@gmail.com)

**Potential Bidder**

Michael F Losasso and Elena U Losasso  
c/o of their broker Natalie Emery of Star Real Estate  
Email: [natalie@natalieemery.com](mailto:natalie@natalieemery.com)

**Potential Bidder**

SL Capital Enterprises LLC  
c/o Shervin Lalezary  
Email: [lalezary@gmail.com](mailto:lalezary@gmail.com)

**Potential Bidder**

Blackbird Investment Group  
c/o Christiana Crowe  
Email: [cfcrowe@gmail.com](mailto:cfcrowe@gmail.com)

**Potential Bidder**

TDC Pacific Properties  
c/o Joe Garrett, Broker  
Email: [JGarrett@tdcproperties.com](mailto:JGarrett@tdcproperties.com)

**Potential Bidder**

Peter Trankiem  
Email: [petert73@msn.com](mailto:petert73@msn.com)

**Potential Bidder**

Great Rock Realty  
Weiyu Tang, Realtor  
Email: [aitmlc@gmail.com](mailto:aitmlc@gmail.com)

**Potential Bidder**

Javad Zafer  
Email: [javadzafer@gmail.com](mailto:javadzafer@gmail.com)

**U.S. MAIL SERVICE LIST**

**Secured Party**

Orange County Treasurer and Tax Collector  
P.O. Box 1438  
Santa Ana, CA 92702-1438

**Secured Party**

JPMorgan Chase Bank, NA  
Chase Fulfillment Center  
PO Box 469030  
Glendale, CO 80246

**Secured Party**

JPMorgan Chase Bank, NA  
780 Kansas Lane, Suite A  
Monroe, LA 71203

**Secured Party**

JPMorgan Chase Bank, NA  
700 Kansas Lane, MC 8000  
Monroe, LA 71203

**Secured Party**

Moore & Affiliates, PLC  
Terrence J Moore, Esq.  
1010 North Ross Street, Ste. 400  
Santa Ana, CA 92701

**Secured Party**

State of California Franchise Tax Board  
Bankruptcy Section, MS: A-340  
PO Box 2952  
Sacramento, CA 95812-2952

**Secured Party**

State of California Franchise Tax Board  
Special Procedures Section  
PO Box 2952  
Sacramento, CA 95812-2952

**Secured Party**

Chaumont Maintenance Association  
Janet Vesel, Collection Manager  
c/o Keystone Pacific Property Management, Inc.  
16845 Von Karman, Suite #200  
Irvine, CA 92606

**Secured Party – American Express Centurion Bank**

Zwicker & Associates  
Raymond J. Lee, Esq. and Eric Jun, Esq.  
199 S. Los Robles #410  
Pasadena, CA 91101

**Secured Party – Capital One Bank (USA) NA**

Hunt & Henriques  
Michael S. Hunt, Esq. and Janalie Henriques, Esq.  
151 Bernal Rd, Suite #8  
San Jose, CA 95119

**Secured Party – HSBC Bank Nevada, NA**

Hunt & Henriques  
Michael S. Hunt, Esq. and  
Janalie Henriques, Esq.  
151 Bernal Rd, Suite #8  
San Jose, CA 95119

**U.S. MAIL SERVICE LIST CONTINUED**

**DEBTOR**

ERIC LAWRENCE FRAZIER AND  
RUBBY LEE FRAZIER  
1928 SYCAMORE HILL DR.  
RIVERSIDE, CA 92506-4669

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP, ET AL  
C/O PROBER & RAPHAEL  
20750 VENTURA BLVD, SUITE 100  
WOODLAND HILLS, CA 91367

**NOTICING MATRIX**

BANK OF AMERICA, N.A., ET AL  
1757 TAPO CANYON ROAD  
SIMI VALLEY, CA 93063

**NOTICING MATRIX**

OCWEN LOAN SERVICING, LLC  
C/O LAW OFFICES OF LES ZIEVE  
18377 BEACH BLVD., SUITE 210  
HUNTINGTON BEACH, CA 92648

**NOTICING MATRIX**

AMERICAN EXPRESS CENTURIAN BANK  
P.O. BOX 3001  
MALVERN, PA 19355

**NOTICING MATRIX**

ASHLEY FUNDING SERVICES, LLC ITS  
SUCCESSORS ET AL  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE, SC 29603-0587

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP  
BANKRUPTCY DEPARTMENT  
MAIL STOP: CA6-919-01-23  
400 NATIONAL WAY  
SIMI VALLEY, CA 93065

**NOTICING MATRIX**

BANK OF AMERICA  
BANKRUPTCY DEPT.  
4161 PIEDMONT PARKWAY  
GREENSBORO, NC 27410

**INTERESTED PARTY**

UNITED STATES TRUSTEE (RS)  
3801 UNIVERSITY AVENUE, SUITE 720  
RIVERSIDE, CA 92501-3200

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP, ITS  
ASSIGNEES AND/OR SUCCESSORS IN  
INTEREST  
1757 TAPO CANYON RD  
MAIL CODE: CA6-913-01-01  
SIMI VALLEY, CA 93063

**NOTICING MATRIX**

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE FOR ET AL  
C/O LAW OFFICES OF LES ZIEVE  
18377 BEACH BLVD. STE. 210  
HUNTINGTON BEACH, CA 92648

**NOTICING MATRIX**

PYOD LLC  
C/O RESURGENT CAPITAL SERVICES  
PO BOX 19008  
GREENVILLE, SC 29602-9008

**NOTICING MATRIX**

AMERICAN EXPRESS BANK, FSB  
C O BECKET AND LEE LLP  
POB 3001  
MALVERN, PA 19355-0701

**NOTICING MATRIX**

B-LINE LLC  
PO BOX 288  
GREENVILLE, SC 29602-0288

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP ET AL  
BK DEPT - MAIL STOP: CA6-919-01-23  
400 NATIONAL WAY  
SIMI VALLEY, CA 93065

**NOTICING MATRIX**

BARCLAYS BANK OF DELAWARE  
125 S. WEST ST.  
WILMINGTON, DE 19901

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP  
1757 TAPO CANYON ROAD  
MAIL STOP: CA6-913-01-01  
SIMI VALLEY, CA 93063

**NOTICING MATRIX**

BANK OF AMERICA, N.A. SUCCESSOR BY  
MERGER TO BAC HOME LOANS  
SERVICING, LP'S  
8501 FALLBROOK AVENUE  
WEST HILLS, CA 91304

**NOTICING MATRIX**

MERCEDES BENZ FINANCIAL  
SERVICES USA, LLC.  
MILES, BAUER, BERGSTROM  
& WINTERS, LLP  
1231 E. DYER ROAD, SUITE 100  
SANTA ANA, CA 92705

**NOTICING MATRIX**

THE BANK OF NEW YORK MELLON, ET AL  
1757 TAPO CANYON ROAD  
MAIL STOP:CA6-913-LB-11  
SIMI VALLEY, CA 93063

**NOTICING MATRIX**

AMERICAN EXPRESS CENTURION BANK  
C O BECKET AND LEE LLP  
POB 3001  
MALVERN, PA 19355-0701

**NOTICING MATRIX**

BAC HOME LOANS SERVICING, LP  
7105 CORPORATE DR.  
PTX-B-35  
PLANO, TX 75024

**NOTICING MATRIX**

BANK OF AMERICAN  
PO BOX 982238  
EL PASO, TX 79998-2238

**NOTICING MATRIX**

BECKET AND LEE, LLP  
P.O. BOX 3001  
MALVERN, PA 19355

**NOTICING MATRIX**

BLOOMINGDALE'S  
9111 DUKE BLVD.  
MASON, OH 45040

**NOTICING MATRIX**

CHASE BANK  
7255 BAYMEADOWS WAY  
MAIL STOP JAXB2007  
JACKSONVILLE, FL 32256

**NOTICING MATRIX**

CHASE HOME FINANCE, LLC  
3415 VISION DR.  
COLUMBUS, OH 43219

**NOTICING MATRIX**

CITIBANK/EXPO  
P.O. BOX 6497  
SIOUX FALLS, SD 57117

**NOTICING MATRIX**

CAPITAL ONE BANK (USA), N.A.  
BY AMERICAN INFOSOURCE LP AS AGENT  
PO BOX 71083  
CHARLOTTE, NC 28272-1083

**NOTICING MATRIX**

DEPARTMENT STORES NATIONAL  
BANK/BLOOMINGDALES  
BANKRUPTCY PROCESSING  
PO BOX 8053  
MASON, OH 45040

**NOTICING MATRIX**

FINANCIAL CREDIT NETWORK  
1300 W. MAIN ST.  
VISALIA, CA 93291

**NOTICING MATRIX**

HSBC CARD SERVICES  
BANKRUPTCY DEPT.  
P.O. BOX 5213  
CAROL STREAM, IL 60197

**NOTICING MATRIX**

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
P.O. BOX 7346  
PHILADELPHIA, PA 19101

**NOTICING MATRIX**

BANK OF AMERICA, N.A.  
C/O BAC HOME LOANS SERVICING, LP  
BK DEPT - MAIL STOP: CA6-919-01-23  
400 NATIONAL WAY  
SIMI VALLEY, CA 93065

**NOTICING MATRIX**

CHASE BANK  
P.O. BOX 15145  
WILMINGTON, DE 19650

**NOTICING MATRIX**

CHASE/PIER  
800 BROOKSEGE BLVD.  
WESTVILLE, OH 43081

**NOTICING MATRIX**

CITIBANK/THD  
P.O. BOX 6497  
SIOUX FALLS, SD 57117

**NOTICING MATRIX**

CHASE BANK USA, N.A.  
PO BOX 15145  
WILMINGTON, DE 19850-5145

**NOTICING MATRIX**

DEPARTMENT STORES NATIONAL  
BANK/MACYS  
BANKRUPTCY PROCESSING  
PO BOX 8053  
MASON, OH 45040

**NOTICING MATRIX**

FRANCHISE TAX BOARD  
BANKRUPTCY SECTION MS A340  
PO BOX 2952  
SACRAMENTO CA 95812-2952

**NOTICING MATRIX**

HUNT & HENRIQUES  
151 BERNAL RD. #8  
SAN JOSE, CA 95119

**NOTICING MATRIX**

KPG INVESTMENTS  
C/O MICHAEL L. RYAN  
1541 OCEAN AVE. #200  
SANTA MONICA, CA 90401

**NOTICING MATRIX**

CAPITAL ONE, NA  
ATTN. BANKRUPTCY/CCAT  
DEP 2739 LIBERTY AVE  
PITTSBURG, PA 15222

**NOTICING MATRIX**

CHASE BANK  
P.O. BOX 15145  
WILMINGTON, DE 19850

**NOTICING MATRIX**

CHAUMONT MAINTENANCE CORP  
C/O KEYSTONE PACIFIC PROPERTY MGMT  
16845 VON KARMAN #200  
IRVINE, CA 92606

**NOTICING MATRIX**

CMRE FINANCIAL SERVICES  
3075 E. IMPERIAL HWY #200  
BREA, CA 92821

**NOTICING MATRIX**

DALMER CHRYSLER FINANCIAL SERVICES  
36455 CORPORATE DR.  
FARMINGTON HILLS, CA 48331

**NOTICING MATRIX**

FIA CARD SERVICES, NA AS SUCCESSOR  
IN INTEREST TO  
BANK OF AMERICA NA AND MBNA  
AMERICA BANK  
1000 SAMOSET DRIVE  
DE5-023-03-03  
NEWARK, DE 19713

**NOTICING MATRIX**

GE MONEY BANK  
C/O RECOVERY MANAGEMENT SYSTEMS  
CORPORAT  
25 SE 2ND AVE SUITE 1120  
MIAMI FL 33131-1605

**NOTICING MATRIX**

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
P.O. BOX 21126  
PHILADELPHIA, PA 19114

**NOTICING MATRIX**

MACYDSNB  
9111 DUKE BLVD.  
MASON, OH 45040

**NOTICING MATRIX**

MEDICREDIT, INC.  
P.O. BOX 410917  
ST. LOUIS, MO 63141

**NOTICING MATRIX**

MERCEDES-BENZ CREDIT CORPORATION  
C/O SHERMETA, ADAMS & VON ALLMEN,  
P.C.  
P.O. BOX 80908  
ROCHESTER HILLS, MI 48308-0908

**NOTICING MATRIX**

MICHAEL J RYAN  
1541 OCEAN AVE STE 200  
SANTA MONICA CA 90401

**NOTICING MATRIX**

MOORE AND AFFILIATES PLC  
1010 N ROSS ST STE 400  
SANTA ANA, CA 92701

**NOTICING MATRIX**

NORDSTROM FSB  
P.O. BOX 6566  
ENGLEWOOD, CO 80195

**NOTICING MATRIX**

NORDSTROM FSB  
P.O. BOX 6566  
ENGLEWOOD, CO 80155

**NOTICING MATRIX**

NORMA ANN DAWSON  
LAW OFFICE OF NORMA ANN DAWSON  
3553 ATLANTIC AVENUE SUITE B1328  
LONG BEACH, CA 90807-5606

**NOTICING MATRIX**

OCWEN LOAN SERVICING, LLC  
12650 INGENUITY DR.  
ORLANDO, FL 52826

**NOTICING MATRIX**

OCWEN LOAN SERVICING, LLC  
ATTN: BANKRUPTCY DEPARTMENT  
1661 WORTHINGTON RD  
SUITE 100  
WEST PALM BEACH, FL 33409

**NOTICING MATRIX**

PREMIER BANK  
PRENOVOST, NORMANDIN ET AL  
2122 N. BROADWAY #200  
SANTA ANA, CA 92706

**NOTICING MATRIX**

PYOD, LLC ITS SUCCESSORS AND  
ASSIGNS AS ASSIGNEE  
OF B-LINE, LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 19008  
GREENVILLE, SC 29602

**NOTICING MATRIX**

REAL TIME SOLUTIONS, INC.  
P.O. BOX 36655  
DALLAS, TX 75235-1655

**NOTICING MATRIX**

REAL TIME RESOLUTIONS, INC.  
1750 REGAL ROW SUITE 120  
PO BOX 36655  
DALLAS TEXAS 75235

**NOTICING MATRIX**

STATE OF CALIFORNIA FRANCHISE TAX B  
BANKRUPTCY UNIT  
P.O. BOX 2952 MS A-340  
SACRAMENTO, CA 95812-2952

**NOTICING MATRIX**

THE BANK OF NEW YORK MELLON ET AL  
C/O BAC HOME LOANS SERVICING, LP  
BK DEPT - MAIL STOP: CA6-919-01-23  
400 NATIONAL WAY  
SIMI VALLEY, CA 93065

**NOTICE PURPOSES**

STATE OF CALIFORNIA  
EMPLOYMENT DEVELOPMENT DEPART  
BANKRUPTCY GROUP MIC 92E  
PO BOX 826880  
SACRAMENTO, CA 94280-0001

RETURNED MAIL

**DUPLICATE**

**NOTICING MATRIX**

MICHAEL R TOTARO  
POB 789  
PACIFIC PALISADES, CA 90272

**UNDELIVERABLE**

**NOTICING MATRIX**

SANTA ANA, CA 92701

**UNDELIVERABLE**

**NOTICING MATRIX**

PREMIER SERVICE BANK

**UNDELIVERABLE**

**NOTICING MATRIX**

KGP

**UNDELIVERABLE**

**NOTICING MATRIX**

B-LINE LLC

**DUPLICATE**

**NOTICING MATRIX**

NORMA ANN DAWSON  
LAW OFFICE OF NORMA ANN DAWSON  
3553 ATLANTIC AVE STE B 1328  
LONG BEACH, CA 90807-5606

**DUPLICATE**

**NOTICING MATRIX**

THE BANK OF NEW YORK MELLON, ET AL  
C/O BAC HOME LOAN SERVICING, LP  
BK. DEPT., MAIL STOP CA6-919-01-23  
400 NATIONAL WAY  
SIMI VALLEY, CA 93065

**UNDELIVERABLE, RETURN TO SENDER -  
REFUSED**

**NOTICING MATRIX**

MERCEDES BENZ FINANCIAL  
6716 GRADE LANE  
BUILDING 9, SUITE 910  
LOUISVILLE, KY 40213

**UNDELIVERABLE, RETURN TO SENDER  
NOTICING MATRIX**

TERRANCE MOORE  
MOORE & AFFILIATES, PLC  
1010 N ROSS ST #400

**DUPLICATE**

**NOTICING MATRIX**

REAL TIME SOLUTIONS INC  
PO BOX 36655  
DALLAS, TX 75235-1655

**UNDELIVERABLE, RETURN TO SENDER**

**NOTICING MATRIX**

GEMB/CARE  
P.O. BOX 981439  
EL PASO, TX 79998

**UNDELIVERABLE, RETURN TO SENDER**

**NOTICING MATRIX**

GEMB/SAM'S CLUB  
P.O. BOX 981064  
EL PASO, CA 79998

**FORWARD TIME EXPIRED SEE NEW**

**ADDRESS ABOVE**

**NOTICING MATRIX**

B-LINE LLC  
MS 550  
PO BOX 91121  
SEATTLE WA 98111-9221