

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: (949) 340-3400 Facsimile: (949) 340-3000 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:  ELIZABETH ANNE ROBINSON,     Debtor(s).	CASE NO.: 6:10-bk-32278-WJ CHAPTER: 7   <p style="text-align: center;"><b>NOTICE OF SALE OF ESTATE PROPERTY</b></p>
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<b>Sale Date:</b> 07/21/2014	<b>Time:</b> 10:30 am
<b>Location:</b> Courtroom 302, U.S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501	

**Type of Sale:**  Public  Private      **Last date to file objections:** 07/07/2014

**Description of property to be sold:** Real Property located at 10967 White Ash Lane, Fontana, CA 92337

**Terms and conditions of sale:** Free and clear of all liens pursuant to Bankruptcy Code §§ 363(b) and (f).  
The total sum to be paid is \$380,397 which includes (1) a discounted payoff to the senior lienholder of at least \$319,506.50 (2) a discounted payoff to the holder of a second lien of \$6,000, (3) a bankruptcy carve-out of \$20,750 to be paid to the Estate, (4) broker commissions and (5) closing costs.  
See attached for more information.

**Proposed sale price:** \$ 380,397.00

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):** Sale is not subject to overbids. The Buyer's offer is the highest and best offer received by the Trustee following the requests to interested parties for their highest and best bids. This is a short sale already approved by the lender.

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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:**

July 21, 2014 at 10:30 a.m.  
Courtroom 302  
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 Avenue, Suite 670  
Riverside, CA 92501  
Telephone: (951) 275-9300  
Facsimile: (951) 275-9303  
Email: trustee.bui@shbllp.com

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Date: 06/20/2014

**ATTACHMENT TO NOTICE  
OF SALE OF ESTATE PROPERTY**

1 **In re Elizabeth Anne Robinson**  
2 **Case No. 6:10-bk-32278-WJ**

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

4 **I. INTRODUCTION**

5 Lynda T. Bui, the Chapter 7 trustee ("Trustee") for the bankruptcy estate  
6 ("Estate") of Elizabeth Anne Robinson ("Debtor"), has filed a Motion for Order: (1)  
7 Authorizing the Short Sale of Real Property of the Estate Free and Clear of Liens  
8 Pursuant to Bankruptcy Code §§ 363(b) and (f); (2) Approving Payment of Real Estate  
9 Commission; and (3) Granting Related Relief Including Use of Sale Proceeds to  
10 Reimburse Trustee for Actual Costs Incurred ("Sale Motion").

11 As set forth below, this is a **short sale** of real property located at 10967 White  
12 Ash Lane, Fontana, California 92337 ("Property"). The Trustee has received an offer  
13 from Claasic, LLC ("Buyer") to purchase the Property free and clear of all liens for total  
14 consideration of \$380,397.00, which includes a discounted payoff to the senior  
15 lienholder<sup>1</sup> of at least \$319,506.50 (which the lienholder has verbally approved), a  
16 discounted payoff to the holder of a junior lien of \$6,000 (which has been consented to  
17 by the junior lienholder), and a bankruptcy fee "carve-out" of \$20,750.00 to be paid to  
18 the Estate and numerous other costs.<sup>2</sup> This is a true short sale as the total  
19 consideration is less than the total amount owed to the senior lienholder. The Trustee is  
20 proposing \$8,300 from the carve-out be paid to unsecured creditors.

21 The senior lienholder, Bank of America, N.A. ("BofA") has provided verbal  
22 consent for the short sale and discounted payoff [see Declaration of Lynda T. Bui  
23 annexed to the Sale Motion ("Bui Declaration")]. However, before providing the Trustee  
24 with final approval, BofA has requested that the Trustee file the Sale Motion. The  
25 discounted payoff amount to the junior lienholder, BofA, was approved in writing by its

26 \_\_\_\_\_  
27 <sup>1</sup> As set forth below, the preliminary title report on the Property indicates the senior lienholder is  
BofA. The Debtor's Schedules indicate that the senior lienholder is BAC Home Loans.

28 <sup>2</sup> Including but not limited to escrow charges, title charges, documentary transfer taxes.

1 servicing agent, Green Tree Servicing LLC ("Green Tree") and is effective through June  
2 30, 2014. The Trustee's Broker is in the process of obtaining an updated approval letter  
3 from Green Tree and anticipates receipt of same prior to the hearing on the Sale  
4 Motion. Based on this, the Trustee believes that the senior lienholder will have no  
5 objection to the Sale Motion. The Trustee understands (and is customary in the short  
6 sale industry) that at closing, the senior lienholder may want to change and/or negotiate  
7 the final allowed or disallowed costs and/or the final payoff to the lender. Provided that  
8 the Estate receives the \$20,750.00 carve-out at closing (or an amount as increased by  
9 any overbid), the Trustee requests authorization to work with and agree with the senior  
10 lienholder to resolve the allowance and disallowance of costs and/or payoff amounts as  
11 part of the escrow closing without the need for further notice, hearing or Court order.  
12 With the senior lienholder payoff increasing every month, the Trustee believes that the  
13 sale must not be delayed and the Property must be sold as soon as possible in order to  
14 maximize the benefit for the Estate.

15 If the Sale Motion is not approved, any and all benefit to the Estate will be  
16 completely lost as it is likely that the senior lienholder will foreclose on the Property on  
17 account of its underwater status and the delinquent obligations. As will be discussed  
18 further below, the Trustee believes that good cause exists to grant the Sale Motion so  
19 the Trustee does not lose this favorable business opportunity.

## 20 **II. RELEVANT FACTS**

### 21 **A. Case Commencement**

22 The Debtor commenced her bankruptcy case under Chapter 13 by filing a  
23 Voluntary Petition on July 16, 2010.

24 Rod Danielson was appointed as the Chapter 13 trustee for the Estate.

25 On March 19, 2013, the Chapter 13 case was converted to a Chapter 7  
26 proceeding and Lynda T. Bui was appointed as the Chapter 7 trustee for the Estate.

27

28

1 **B. The Property**

2 An “asset”<sup>3</sup> of the Estate is the Debtor’s interest in the Property which is legally  
3 described as stated in the Preliminary Title Report dated May 16, 2014, a true and  
4 correct copy of which is attached as Exhibit 1 to the Bui Declaration annexed to the Sale  
5 Motion. Relief from the automatic stay has been granted pursuant to Court Order  
6 entered April 17, 2014 (docket number 90).

7 In her Amended Schedules filed on January 21, 2011 (docket number 19), the  
8 Debtor valued the Property at \$310,000.00 and listed total encumbrances of  
9 \$590,382.00. The Debtor indicated on her Statement of Intention filed with the Court on  
10 March 26, 2013 that she wanted to redeem the Property, retain and continue making  
11 payments. Initially, the Debtor did not claim an exemption in the Property. However, on  
12 June 12, 2013, the Debtor filed an Amended Schedule C and claimed an exemption of  
13 \$9,500.00 under C.C.P. § 703.140(b)(5) for her “potential incentive payment resulting  
14 from short sale” (docket number 64). The Debtor and the Trustee have since agreed  
15 that the Debtor will only be claiming \$4,000 and on June 19, 2014, the Debtor filed an  
16 Amended Schedule C. True and correct copies of the Debtor’s Amended Schedules A  
17 and C filed on January 21, 2011 and June 12, 2013, Schedule D filed on July 16, 2010  
18 and Amended Schedule C filed on June 19, 2014 are attached as Exhibit 2 to the Bui  
19 Declaration annexed to the Sale Motion.

20 Pursuant to Court Order entered March 1, 2012 (docket number 31), a judicial  
21 lien in favor of CitiBank (South Dakota) N.A. (“CitiBank”) was declared void and  
22 unenforceable against the Property. [See, Exhibit 3 attached to the Bui Declaration  
23 annexed to the Sale Motion.]

24 The Debtor has been cooperative with the short sale process and on September  
25 18, 2013 received her discharge.

26  
27  
28 <sup>3</sup> It should be noted that on its face, the Property has no equity. Through Trustee’s and her  
Broker’s hard work, the Trustee has created an “asset” of a case that is otherwise a no “asset” case.

1 **C. Employment of Real Estate Broker**

2 On July 19, 2013, the Trustee filed an application to employ Kristian Peter of  
3 Bankruptcy Short Sale Solutions (“Broker”) as her real estate broker (“Employment  
4 Application”) (docket number 70) to assist her with effectively listing and marketing the  
5 Property for sale, as well as negotiating a short sale with the secured lenders and sale  
6 price to prospective buyers to provide a benefit to the Estate. The listing agreement  
7 called for a real estate commission to be paid of six percent of the sales price (includes  
8 fees for short sale negotiation). The Employment Application was approved pursuant  
9 to Court Order entered on August 12, 2013 (docket number 73).

10 **D. Basis for the Value of the Property**

11 The Broker has more than ten years of experience in the sale of real property as  
12 well as property valuations and is familiar with valuing real property in today’s economic  
13 environment. The Broker listed the Property on the MLS for \$295,957.00 (less than the  
14 Debtor’s scheduled value).

15 From his over ten years of experience with short sales, the Broker is aware that  
16 the lenders will often obtain their own appraisals or otherwise determine the fair market  
17 value of the subject real property before approving the short sale. It is also not  
18 uncommon for lenders to counter with the price they obtained the appraisal for if it is  
19 higher than the offer price. In this case, BofA has provided the Trustee’s Broker with  
20 verbal approval of the short sale and a discounted payoff amount of \$319,506.50 (see,  
21 Declaration of Kristian Peter). Based on the foregoing, the Broker believes that BofA  
22 obtained its own appraisal of the Property – and already determined the fair market  
23 value – before approving the short sale herein.

24 Moreover, the discounted payoff to the second lienholder, BofA for \$6,000, was  
25 approved in writing by Green Tree (the servicing agent for BofA) and is effective through  
26 June 30, 2014. [See, Exhibit 6 to the Bui Declaration annexed to the Sale Motion.] The  
27 Trustee’s Broker is in the process of obtaining an updated approval letter from Green  
28 Tree and anticipates receipt of same prior to the hearing on the Sale Motion.

**E. Marketing of the Property for Sale**

The Property has been on the market for over one year. Following the listing of the Property for sale on the MLS, realtors and potential buyers were encouraged to present all offers. There were at least seven inquiries and at least three offers. The Broker reviewed all initial purchase offers for the Property. Following the review of the multiple offers, the Broker sent out requests to all interested parties and/or their agents to submit the highest and best bids for the Property. The Buyer's offer is the highest and best offer received by the Trustee after approximately one year of marketing, multiple inquiries and offers.

**F. Liens and Encumbrances Against the Property and Their Proposed Treatment Through the Sale**

The Trustee has reviewed the Preliminary Title Report attached as Exhibit 1 to the Bui Declaration annexed to the Sale Motion. From the Debtor's Schedules and the Preliminary Title Report, the Trustee believes that the total liens against the Property exceed \$590,382.00. The following chart sets forth and accounts for all of the recorded liens and encumbrances against the Property described in the Preliminary Title Report and their proposed treatment through the sale:

<u>Creditor</u>	<u>Description</u>	<u>Estimated Amount Owed</u>	<u>Proposed Payout Amount</u>	<u>Treatment of Lien Through the Sale</u>
San Bernardino County Treasurer and Tax Collector	Real property taxes	Amount to be determined (pro-rata taxes)	Amount to be determined	All outstanding real property taxes will be paid in full through escrow on the sale transaction.
BofA	Current beneficiary of a first priority deed of trust recorded February 27, 2006, recording number 06-132986. Listed in the Debtor's Schedules as being owed \$523,070.00.	\$523,070.00	At least \$314,632.99 (consented)	This lien will be paid through escrow on the sale of the Property in the amount approved by BofA. Thus, this lien will be released, discharged and terminated at the close of escrow and the Property will be sold free and clear of this lien and the lien will <b>not</b> attach to the sale proceeds.

<u>Creditor</u>	<u>Description</u>	<u>Estimated Amount Owed</u>	<u>Proposed Payout Amount</u>	<u>Treatment of Lien Through the Sale</u>
BofA (Green Tree)	Current beneficiary of a second priority deed of trust recorded February 27, 2006, recording number 06-132987. Listed in the Debtor's Schedules as being owed \$57,320.00.	\$57,320.00	\$6,000.00 (consented)	This lien will be paid through escrow on the sale of the Property in the amount approved by Green Tree. Thus, this lien will be released, discharged and terminated at the close of escrow and the Property will be sold free and clear of this lien and the lien will <b>not</b> attach to the sale proceeds.
CitiBank	Abstract of Judgment recorded December 9, 2009 as Instrument No. 2009-0548770	\$9,992.00	\$0.00	Pursuant to Court Order entered March 1, 2012, this lien was declared void and unenforceable against the Property.  The lien is not reflected on the Preliminary Title Report for the Property.

**G. Summary of the Purchase Offer and Summary of the Sale Terms**

The Trustee has received the highest and best offer from the Buyer to purchase the Property for the total consideration of \$380,397, which includes (1) an approved discounted payoff to the senior lienholder of \$319,506.50, (2) a discounted payoff to the second lienholder of \$6,000.00, (3) a bankruptcy fee “carve-out” of \$20,750 to be paid to the Estate, (4) real property taxes, (5) brokerage commissions, (6) closing costs, and (7) other monetary obligations the Trustee, on behalf of the Estate as the seller of the Property, would normally need to pay at the close of escrow.<sup>4</sup> This is a true short sale as the carve-out for the Estate and the other costs of sale will be from funds that would otherwise go to the senior lienholder on the Property based on the large debt that is owed.

Attached as Exhibit 4 to the Bui Declaration annexed to the Sale Motion is a copy of the Residential Purchase Agreement and Joint Escrow Instructions and related addendum (collectively, the “Agreement”) for which the Trustee is seeking Court

<sup>4</sup> Except for the carve-out, all other costs are subject to final acceptance and approval by the senior lienholder.

1 approval. Attached as Exhibit 5 to the Bui Declaration annexed to the Sale Motion is a  
2 copy of the HUD-1 estimated settlement statement for the transaction.

3 A summary<sup>5</sup> of the terms and highlights of the Agreement between the Trustee  
4 and the Buyer are discussed below:

5 Buyer:	Claasic, LLC Attn: Managing Member 16999 Green Ash Street Fontana, CA 92337
6 Purchase Price:	Purchase price of \$350,000. In addition, the Buyer will pay (1) a carve-out 7 payment of \$20,750 to the Estate, and (2) all closing costs and other 8 monetary obligations the Agreement requires the Trustee on behalf of the 9 Estate as the seller of the Property to pay at the close of escrow (including but not limited to escrow charges, title charges, documentary transfer taxes). <b>Cash to be paid by the Buyer at closing is \$372,172.</b>
10 Escrow Holder and 11 Escrow Closing Date:	The escrow holder shall be First California Escrow, 1110 Camino Del Mar, Suite G, Del Mar, CA 92014. Escrow is scheduled to close as soon as possible after Court approval of the sale.
12 Costs of Sale and 13 Payments Through 14 Escrow (including 15 Real Estate Agent 16 Commission)	<ul style="list-style-type: none"> <li>• Outstanding real property taxes shall be paid.<sup>7</sup></li> <li>• \$319,506.50 to BofA in full satisfaction of the first priority lien.</li> <li>• \$6,000 to Green Tree, as servicer for BofA, in full satisfaction of the second priority lien.</li> <li>• 6% broker's commission, or \$21,000, to be split between the Trustee's Broker and the Buyer's real estate broker as follows: Trustee's Broker in the amount of \$14,000 and Buyer's real estate broker, Century 21 King Realtors in the amount of \$7,000.</li> <li>• \$20,750 to the Trustee on behalf of the Estate (Carve-Out Amount). The Trustee on behalf of the Estate shall retain the Carve-Out Amount in the Estate free and clear of any liens of interests, to compensate the Estate inter alia for its efforts in connection with the sale of the Property.</li> <li>• Payment of closing costs and other monetary obligations the Agreement requires the Trustee on behalf of the Estate as the seller of the Property to pay at the close of escrow (including but not limited to escrow charges, title charges, documentary transfer taxes) without requiring the Estate to place any funds into escrow or have any continuing obligation to the senior lienholder.</li> <li>• Payment of the balance of the sale proceeds, if any, to BofA as the servicing agent for the senior lienholder. However, if the sale of the Property closes on a successful overbid, subject to Court and lender approvals, the lender and the Trustee will split the excess net sale proceeds beyond that of the Buyer's purchase offer.</li> </ul>

25 <sup>5</sup> The summary and discussion are not meant to be a complete review of every provision of the Agreement.

26 <sup>6</sup> If necessary, given that this is a short sale, the Trustee may be seeking a carve-out from the Broker to make sure that there will be sufficient funds in the Estate to make a meaningful distribution.

27 <sup>7</sup> All real property taxes and assessments for the current tax year shown in the current county tax  
28 bill shall be prorated between Seller and Buyer and charged as of the closing date to the applicable accounts of Seller and Buyer.

1 Bankruptcy Court Approval	The sale is expressly conditioned on approval of the United States Bankruptcy Court for the Central District of California and entry of final order approving the Sale Motion.
2 3 Final Approval From Lender	Except for the carve-out to the Estate, all other costs are subject to final acceptance and approval by BofA as the servicing agent for the senior lienholder.
4 5 6 7 8 9 Terms of Sale - Purchase Without Warranties	Buyer acknowledges that Buyer is purchasing the Property from the Seller "AS IS" without warranties of any kind, expressed or implied, being given by the Seller, concerning the condition of the property or the quality of the title thereto, or any other matters relating to the Property. Buyer represents and warrants that Buyer is purchasing the Property as a result of its own investigations and is not buying the Property pursuant to any representation made by any broker, agent, accountant, attorney or employee acting at the direction, or on the behalf of the Seller, except as expressly set forth in the Agreement. Buyer acknowledges that Buyer has inspected the Property, and upon closing of Escrow governed by this Agreement, Buyer forever waives, for itself, its heirs, successors and assigns, all claims against the Debtor, her attorneys, agents and employees, the Estate, Lynda T. Bui as Trustee and individually, and her attorneys, the law firm for which she is associated, her agents and employees, arising or which might otherwise arise in the future concerning the Property.
10 11 12 13 14 Terms of Sale - Free and Clear of Liens and Encumbrances	The sale of the Property shall be free and clear of all liens, claims, interests and encumbrances pursuant to Bankruptcy Code Section 363(f). The Property shall be delivered to the Buyer free and clear of all liens and encumbrances.  Out of an abundance of caution, any liens and interests against the Property that are not paid/resolved through escrow shall attach to the residual sale proceeds, <b>if any</b> , (but excluding the Estate's carve-out amount of \$15,000) that may be generated through the sale with the same force, effect, validity, and priority as such liens or interests had with respect to the Property prior to the sale.
15 16 17 Terms of Sale - Good Faith Finding	The proposed sale has been brought in good faith and has been negotiated on an "arms length" basis. The negotiations with the Buyer have resulted in an offer to sell the Estate's interest in the Property that will have substantial benefit. Accordingly, the sale is in good faith and should be approved. The Trustee shall request such a finding pursuant to Bankruptcy Code Section 363(m) at the hearing on the Sale Motion.
18 19 20 Terms of Sale - Waiver of Rule 6004(h)	The Trustee requests that the Court waive the fourteen-day stay of the order approving the sale of the Property under Federal Rules of Bankruptcy Procedure 6004(h) such that the sale of the Property can close as soon as possible after entry of the Court order approving the Sale Motion and the Agreement.

21 **H. Tax Consequences**

22 This is a short sale. The sale will be for less than the Debtor's original purchase  
23 price and improvement costs attributed to the Property. It is anticipated that there will  
24 be no tax liability generated from the sale.

25 # # #

## 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*) **June 20, 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:

- Lynda T. Bui (TR) trustee.bui@shbllp.com, C115@ecfbis.com **Chapter 7 Trustee**
- Lynda T. Bui (TR) trustee.bui@shbllp.com, C115@ecfbis.com **Chapter 7 Trustee**
- Gregory J Doan ecf@doanlaw.com **Attorney for the Debtor**
- Joseph Garibyan cmartin@pralc.com **Attorney for Bank of America, N.A.**
- Nancy Ly bknotice@rcolegal.com, nly@rcolegal.com **NEF for Interested Party**
- United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov **Office of United States Trustee**

Service information continued on attached page

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

On (*date*) **June 20, 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*) **June 20, 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):** U.S. Bankruptcy Court; Attn: Honorable Wayne E. Johnson; 3420 Twelfth Street, bin outside Courtroom 302; Riverside, CA 92501-3819

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.

**June 20, 2014**  
Date

**Erlanna Lohayza**  
Printed Name

**/s/ Erlanna Lohayza**  
Signature

**EMAIL SERVICE LIST**

**Trustee's Broker**

Kristian Peter  
Bankruptcy Short Sale Solutions  
Email: kpeter@sdreos.com

Maureen Page  
Bankruptcy Short Sale Solutions  
Email: mpage@sdreos.com

**Buyer's Broker**

Rogelio Lopez  
Century 21 King  
Email: rlopezcent21@hotmail.com

**U.S. MAIL SERVICE LIST**

**Secured Party**

San Bernardino County Tax Collector  
172 W. 3<sup>rd</sup> Street, #1  
San Bernardino, CA 92415

**Additional Notice for Secured Party**

Bank of America  
Attn: Correspondence Unit  
CA6-919-02-41  
P.O. Box 5170  
Simi Valley CA 93062

**Additional Notice for Secured Party**

Green Tree Servicing LLC  
Asset Receivables Management  
7360 South Kyrene Road MS T120  
Tempe, AZ 85283-4583

**CONTINUED ON FOLLOWING PAGE**

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

**DEBTOR**

ELIZABETH ANNE ROBINSON  
10967 WHITE ASH LN.  
FONTANA, CA 92337-6894

**COURT NOTICE MATRIX**

GCG EXCALIBUR, LLC  
C/O WEINSTEIN AND RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

**COURT NOTICE MATRIX**

MIDLAND FUNDING LLC BY  
AMERICAN INFOSOURCE L  
PO BOX 4457  
HOUSTON, TX 77210-4457

**COURT NOTICE MATRIX**

ALTURA CREDIT UNION  
2847 CAMPUS PARKWAY  
RIVERSIDE, CA 92507-0906

**COURT NOTICE MATRIX**

BAC HOME LOANS  
450 AMERICAN ST  
SIMI VALLEY, CA 93065-6285

**COURT NOTICE MATRIX**

BAC HOME LOANS SERVICING,  
L.P. FKA COUNTRYWI  
2380 PERFORMANCE DR. BLDG C  
MAIL STOP: R  
RICHARDSON, TX 75082-4333

**COURT NOTICE MATRIX**

CAPITAL RECOVERY IV LLC  
C/O RECOVERY MANAGEMENT  
SYSTEMS CORPORAT  
25 SE 2ND AVENUE SUITE 1120  
MIAMI FL 33131-1605

**COURT NOTICE MATRIX**

CARECR/GEMB  
ATTN: BANKRUPTCY  
PO BOX 103104  
ROSWELL, GA 30076-9104

**COURT NOTICE MATRIX**

CHASE  
201 N. WALNUT ST. DE1-1027  
WILMINGTON, DE 19801-2901

**COURT NOTICE MATRIX**

CITIBANK-JUDICIAL LIEN  
ATTN: CENTRALIZED  
BANKRUPTCY  
PO BOX 20507  
KANSAS CITY, MO 64195-0507

**COURT NOTICE MATRIX**

DISCOVER BANK  
DFS SERVICES LLC  
PO BOX 3025  
NEW ALBANY, OH 43054-3025

**COURT NOTICE MATRIX**

DISCOVER FIN  
ATTENTION: BANKRUPTCY  
DEPARTMENT  
PO BOX 3025  
NEW ALBANY, OH 43054-3025

**COURT NOTICE MATRIX**

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

**COURT NOTICE MATRIX**

HILCO REC  
ATTN: BANKRUPTCY  
1120 LAKE COOK ROAD SUITE B  
BUFFALO GROVE, IL 60089-1970

**COURT NOTICE MATRIX**

HSBC BANK  
ATTN: BANKRUPTCY  
PO BOX 5253  
CAROL STREAM, IL 60197-5253

**COURT NOTICE MATRIX**

HUNT & HENRIQUES  
151 BERNAL RD STE 8  
SAN JOSE, CA 95119-1491

**COURT NOTICE MATRIX**

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY  
OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

**COURT NOTICE MATRIX**

LVNV FUNDING LLC ITS  
SUCCESSORS AND ASSIGNS  
ASSIGNEE OF CHASE BANK USA,  
NA  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE, SC 29603-0587

**COURT NOTICE MATRIX**

MIDLAND FUNDING LLC  
BY AMERICAN INFOSOURCE LP  
AS AGENT  
PO BOX 4457  
HOUSTON, TX 77210-4457

**COURT NOTICE MATRIX**

NORDSTROM FSB  
ATTENTION: BANKRUPTCY  
DEPARTMENT  
PO BOX 6566  
ENGLEWOOD, CO 80155-6566

**COURT NOTICE MATRIX**

RSHK/CBSD  
ATTN.: CENTRALIZED  
BANKRUPTCY  
PO BOX 20363  
KANSAS CITY, MO 64195-0363

**COURT NOTICE MATRIX**

SUPERIOR COURT OF  
CALIFORNIA  
303 WEST 3RD ST  
SAN BERNARDINO, CA 92415-  
0214

**COURT NOTICE MATRIX**

TARGET NATIONAL BANK  
C O WEINSTEIN AND RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

**COURT NOTICE MATRIX**

TNB-VISA  
PO BOX 560284  
DALLAS, TX 75356-0284

**COURT NOTICE MATRIX**  
WELLS FARGO BANK  
3300 W SAHARA AVE  
LAS VEGAS, NV 89102-3224

**COURT NOTICE MATRIX**  
WELLS FARGO BANK, N.A.  
C/O WELLS FARGO CARD  
SERVICES  
RECOVERY DEPARTMENT  
P.O. BOX 9210  
DES MOINES, IA 50306-9210

**COURT NOTICE MATRIX**  
ECAST SETTLEMENT  
CORPORATION, ASSIGNEE  
OF CITIBANK (SOUTH DAKOTA),  
N.A.  
POB 29262  
NEW YORK, NY 10087-9262

**RETURNED MAIL**

**RETURN TO SENDER**  
**COURT NOTICE MATRIX**  
GEMB/HOME CLIMATE-ISL  
PO BOX 981439  
EL PASO, TX 79998-1439

**DUPLICATE**  
**COURT NOTICE MATRIX**  
BAC HOME LOANS SERVICE  
450 AMERICAN ST  
SIMI VALLEY, CA 93065-6285

**DUPLICATE**  
**COURT NOTICE MATRIX**  
BAC HOME LOANS  
450 AMERICAN ST  
SIMI VALLEY, CA 93065-6285

**DUPLICATE**  
**COURT NOTICE MATRIX**  
GCG EXCALIBUR, LLC  
C/O WEINSTEIN & RILEY, P.S.  
2001 WESTERN AVE., STE. 400  
SEATTLE, WA 98121-3132

**DUPLICATE**  
**COURT NOTICE MATRIX**  
BANK OF AMERICA, N.A.  
2380 PERFORMANCE DR.  
RICHARDSON, TX 75082-4333

**DUPLICATE**  
**COURT NOTICE MATRIX**  
NORDSTROM FSB  
POB 6566  
ENGLEWOOD CO 80155-6566