

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
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b>	
In re:  ROBERT SMITH, aka Robert William Smith, aka   Debtor(s).	CASE NO.: 6:12-bk-36496-WJ CHAPTER: 7  <b>NOTICE OF SALE OF ESTATE PROPERTY</b>

<b>Sale Date:</b> 2/10/2015	<b>Time:</b> 1:00 p.m.
<b>Location:</b> U.S. Bankruptcy Court, Courtroom 304, 3420 Twelfth Street, Riverside, CA 92501	

**Type of Sale:** ☐ Public ☒ Private **Last date to file objections:** 01/27/2015

**Description of property to be sold:** Real Property located at 4126 Highland Place, Riverside, CA 92506

**Terms and conditions of sale:** purchase price of \$217,777 (or such higher price as the parties agree in order to pay title fees, escrow fees and other sale costs the Trustee as seller would normally need to pay at the close of escrow ) and a bankruptcy fee or "carve-out" of \$15,000 to be paid to the Estate. See attached for more information.

**Proposed sale price:** See above and attached.

**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.

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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:**

Sale subject to Banruptcy Code Section 363(b)

February 10, 2015 at 1:00 p.m.

U.S. Bankruptcy Court

3420 Twelfth Street, Courtroom 304

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: 01/19/2015

**In re Robert Smith**  
**Case No. 6:12-bk-36496-WJ**

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

**I. INTRODUCTION**

Lynda Bui, the Chapter 7 trustee ("Trustee") for the bankruptcy estate ("Estate") of Robert Smith, aka Robert William Smith, aka Robert W. Smith ("Debtor"), has filed a Motion for Order: (1) Authorizing the Short Sale, Subject to Lienholder's Approval, of Real Property of the Estate, to the Highest Bidder, Pursuant to Bankruptcy Code § 363(b); (2) Approving Payment of Real Estate Commission; and (3) Granting Related Relief Including Use of Sale Proceeds to Reimburse Trustee for Actual Costs Incurred ("Sale Motion").

This is a **short sale** of real property located at 4126 Highland Place, Riverside, CA 92506 ("Property"). The short sale is subject to approval of the senior and junior lienholders, with the adequacy of such lender approval to be determined by the escrow/title officers handling the short sale.<sup>1</sup>

The Trustee has received an offer from California Foreclosure Prevention, Inc. ("Buyer") to purchase the Property through a short sale for a purchase price of \$217,777 (or such higher price as the parties agree in order to pay title fees, escrow fees and other sale costs the Trustee as seller would normally need to pay at the close of escrow<sup>2</sup>) and a bankruptcy fee or "carve-out" of \$15,000 to be paid to the Estate. This is a true short sale as the total consideration is less than the total amount owed to the lenders.

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<sup>1</sup> The Preliminary Title Report indicates that the Property is held in the name of the Debtor and his non-debtor spouse, Sherrill A. Tinder. The Trustee is advised that the Debtor and Ms. Tinder are separated and currently are involved in divorce proceedings. The Trustee is advised that the Debtor and Ms. Tinder will not be opposing the Sale Motion and want the Trustee to proceed with the short sale so that they do not have a foreclosure on their records, making it easier to purchase another home later in life.

<sup>2</sup> Including escrow charges, title charges, documentary transfer taxes and sale costs that the Trustee as seller of the Property would normally need to pay.

1 The short sale has not yet been approved by the senior lienholder  
2 Beneficial/HSBC ("Beneficial") and the junior lienholder, CitiFinancial. Beneficial and  
3 CitiFinancial have, however, indicated they will proceed with the short sale if the Trustee  
4 brings the Sale Motion and obtains a Court order approving the short sale subject to  
5 their final approvals of the short sale. As the short sale is subject to lender approval, the  
6 adequacy of which will be determined by the title/escrow officers handling the  
7 transaction, the Trustee believes that the lienholders will have no objection to the Sale  
8 Motion.

9 If this Sale Motion is not approved, any and all benefit to the Estate will be  
10 completely lost as it is likely that the senior lienholder will foreclose on the Property on  
11 account of its underwater status and the delinquent obligations. The Trustee believes  
12 that good cause exists to grant the Sale Motion so the Trustee does not lose this  
13 favorable business opportunity.

## 14 II. RELEVANT FACTS

### 15 A. Case Commencement

16 The Debtor commenced his bankruptcy case under Chapter 7 by filing a Petition  
17 on November 30, 2012.

18 Lynda Bui is the duly appointed, qualified and acting Chapter 7 trustee for the  
19 Debtor's Estate.

### 20 B. The Property

21 An "asset"<sup>3</sup> of the Estate is the Debtor's interest in the Property located at 4126  
22 Highland Place, Riverside, CA 92506 (Riverside County). The Property is legally  
23 described as stated in the Preliminary Title Report dated December 16, 2014, a true  
24 and correct copy of which is attached as Exhibit 1 to the Declaration of Lynda T. Bui  
25 annexed to the Sale Motion ("Bui Declaration").

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 is a no "asset" case.

The Preliminary Title Report indicates that the Property is held in the name of the Debtor and his non-debtor spouse, Sherrill A. Tinder. The Trustee is advised that the Debtor and Ms. Tinder are separated and currently are involved in divorce proceedings. The Trustee is advised that the Debtor and Ms. Tinder will not be opposing the Sale Motion and want the Trustee to proceed with the short sale so that they do not have a foreclosure on their records, making it easier to purchase another home later in life.

In his Schedules, the Debtor valued the Property at \$215,000 and listed a senior lien of \$284,142 in favor of Beneficial and a junior lien of \$40,476, in favor of CitiFinancial. The Debtor did not claim an exemption in the Property. True and correct copies of the Debtor's Schedules A, C and D are attached as **Exhibit 2** to the Bui Declaration annexed to the Sale Motion.

**C. Employment of Real Estate Broker**

On February 15, 2013, the Trustee filed an application to employ Kristian Peter of San Diego REO as her real estate broker ("Broker") ("Employment Application") (docket 15) to assist her with effectively listing and marketing the Property for sale, as well as negotiating a short sale with the secured lenders and sale price to prospective buyers to provide a benefit to the Estate. The listing agreement called for real estate commission to be paid of six percent of the sale price (includes fees for short sale negotiation). The Employment Application was approved pursuant to Court order entered on March 25, 2013 (docket number 22).

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

The Broker has more than ten years of experience in the sale of real property as well as property valuations and is familiar with valuing real property in today's economic environment. The Broker listed the Property on the MLS for \$257,979.

From his over ten years of experience with short sales, the Broker is aware that the lenders will often obtain their own appraisals or otherwise determine the fair market value of the subject real property before approving the short sale. It is also not uncommon for lenders to counter with the price they obtained the appraisal for if it is

1 higher than the offer price. In this case, as set forth in the Declaration of Kristian Peter,  
2 the short sale has not yet been approved by the lienholders. Nevertheless, the Broker  
3 believes that the senior lienholder will have obtained its own appraisal of the Property –  
4 and will have determined the fair market value – before approving the short sale herein.  
5 The adequacy the lender approval of the short sale will be determined by the  
6 title/escrow officers handling the short sale transaction.

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

8 The Property has been on the market for almost two years. Following the listing  
9 of the Property for sale on the MLS, realtors and potential buyers were encouraged to  
10 present all offers. There have been over fourteen inquiries and at least two offers. The  
11 Broker reviewed all initial purchase offers for the Property. Following the review of the  
12 multiple offers, the Broker sent out requests to all interested parties and/or their agents  
13 to submit the highest and best bids for the Property. The Buyer's offer is the highest  
14 and best offer received by the Trustee following the Broker's bidding process.<sup>4</sup>

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

17 The Trustee has reviewed the Preliminary Title Report attached as **Exhibit 1** to  
18 the Bui Declaration annexed to the Sale Motion. From the Debtor's Schedules and the  
19 Preliminary Title Report the Trustee believes that the total liens against the Property  
20 exceed \$324,618. The following chart sets forth and accounts for all of the recorded  
21 liens and encumbrances against the Property described in the Preliminary Title Report  
22 and their proposed treatment through the sale:

23 ////

24 ////

25 ////

26  
27  
28 <sup>4</sup> This is the Trustee's second motion for approval of the short sale of the Property.  
The first motion filed on December 4, 2013 (docket 27), was later withdrawn  
when the buyer in that transaction canceled the transaction.

<u>Creditor</u>	<u>Description</u>	<u>Estimated Amount Owed</u>	<u>Treatment of Lien Through the Sale</u>
Riverside Treasurer and Tax Collector	Real property taxes	\$4,168.40 (estimated)	All outstanding real property taxes will be paid in full through escrow on the sale transaction
Beneficial	Current beneficiary of a first priority deed of trust recorded December 22, 2006, recording number 2006-0938227.  Listed in the Debtors' Schedules as being owed \$284,142.	\$284,142	This lien will be paid through escrow on the sale of the Property in the amount approved by Beneficial. Thus, this lien will be released, discharged and terminated at the close of escrow.
CitiFinancial	Current beneficiary of a second priority deed of trust recorded June 25, 2007, recording number 2007-0411946.  Listed in the Debtors' Schedules as being owed \$40,476.	\$40,476	This lien will be paid through escrow on the sale of the Property in the amount approved by CitiFinancial. Thus, this lien will be released, discharged and terminated at the close of escrow

**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 purchase price of \$217,777 (or such higher price as the parties agree in order to pay title fees, escrow fees and other sale costs the Trustee as seller would normally need to pay at the close of escrow ) plus a bankruptcy fee or "carve-out" of \$15,000 to be paid to the Estate.<sup>5</sup> This is a true short sale as the total consideration is less than the total amount owed to the lenders.

Attached as **Exhibit 3** to the Bui Declaration annexed to the Sale Motion is a true and correct copy of the Residential Purchase Agreement and Joint Escrow Instructions and related addendum (collectively, the "Agreement") for which the Trustee is seeking Court approval.

<sup>5</sup> Except for the carve-out, all other costs are subject to final acceptance and approval by the senior lienholder.

A summary<sup>6</sup> of the terms and highlights of the Agreement between the Trustee and the Buyer are discussed below:

Buyer:	California Foreclosure Prevention, Inc. 20 Pacifica Ste 450 Irvine, CA 92618-7392
Purchase Price:	Purchase price of \$217,777 (or such higher price as the parties agree in order to pay title fees, escrow fees and other sale costs the Trustee as seller would normally need to pay at the close of escrow ) and a bankruptcy fee or "carve-out" of \$15,000 to be paid to the Estate. In other words, the Buyer will pay sufficient funds to provide for (1) a bankruptcy fee "carve-out" of \$15,000 to be paid to the Estate, (2) real property taxes, (3) brokerage commissions, (4) closing costs, and (5) 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).
Escrow Holder and Escrow Closing Date:	The escrow holder shall be Fidelity National Title Company, 900 Lane Avenue, Suite 180, Chula Vista, CA 91914 Escrow is scheduled to close as soon as possible after (1) Court approval of the short sale and (2) lender approval of the short sale, the adequacy of such lender approval to be determined by the title/escrow officers handling the transaction..

<sup>6</sup> The summary and discussion are not meant to be a complete review of every provision of the Agreement.



<p>Costs of Sale and Payments Through Escrow (including Real Estate Agent Commission)<sup>7</sup></p>	<ul style="list-style-type: none"> <li>• Outstanding real property taxes shall be paid.<sup>8</sup></li> <li>• Such amounts as approved by Beneficial in full satisfaction of its first priority lien.</li> <li>• Such amount as approved by CitiFinancial in full satisfaction of its second priority lien.</li> <li>• 6% broker's commission, or \$13,066.62, to be split between the Trustee's Broker and the Buyer's real estate broker as follows: Trustee's Broker, Kristin Peter of San Diego REO Specialists and the Buyer's broker, Chris Jones of Mark 1 REalt Estate, Inc. in the amounts as agreed to by the brokers.</li> <li>• \$15,000 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 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 the senior lienholder Beneficial.</li> </ul>
<p>Bankruptcy Court Approval</p>	<p>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 this Sale Motion.</p>
<p>Final Approval From Lender</p>	<p>Except for the carve-out to the Estate, all other costs are subject to final acceptance and approval by the lenders, with the adequacy of such approval to be determined by the title/escrow officers handling the transaction.</p>

<sup>7</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.

<sup>8</sup> All real property taxes and assessments for the current tax year shown in the current county tax bill shall be prorated between Seller and Buyer and charged as of the closing date to the applicable accounts of Seller and Buyer.

1 2 3 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 Debtors, their attorneys, agents and employees, the Estate, Lynda 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	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 this Sale Motion.
14 15 16	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.

#### 17 18 **H. Tax Consequences**

19 It anticipated that there will be no tax liability generated from the sale. The  
20 Trustee is informed and believes (which is supported by public records) that the  
21 Property was the Debtor's principal residence for periods aggregating two years or more  
22 during the five years prior to the Petition Date. As such, under Internal Revenue Code  
23 §121 (which provides for exclusion of a gain from sale of a principal residence), the  
24 amount of any gain on the sale of the Property will be excluded from taxable income up  
25 to at least \$250,000 (or possibly up to \$500,000). As such, the Trustee believes there  
26 will be no tax liability from the sale.

## 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*) **January 19, 2015**, 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@ecfcbis.com *Chapter 7 Trustee*
- **Joseph C Delmotte** ecfcacb@piteduncan.com *NEF for interested party*
- **Philip J Giles** ecfcacb@piteduncan.com, PJG@ecf.inforuptcy.com *NEF for interested party*
- **Dale Parham** wptmrv@4bankruptcy.com *Attorney for the Debtor*
- **United States Trustee (RS)** ustpreion16.rs.ecf@usdoj.gov *U.S. Trustee*

☐ Service information continued on attached page

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

On (*date*) **January 19, 2015**, 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*) **January 19, 2015**, 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, Hon Wayne Johnson, 3420 Twelfth St., Bin Outside Courtroom 304, 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.

**January 19, 2015**

*Date*

**Lorre Clapp**

*Printed Name*

**/s/ Lorre Clapp**

*Signature*

**U.S. MAIL SERVICE LIST****Buyer**

California Foreclosure Prevention, Inc.  
Attn President or Managing Agent  
20 Pacifica Ste 450  
Irvine, CA 92618-7392

**Buyer's Broker**

Chris Jones  
Mark 1 Real Estate Inc.  
1428 E Chapman Ave  
Orange, CA 92866

**Trustee's Broker**

Kristian Peter  
SDREOS  
374 East H Street, Suite A PMB 543  
Chula Vista, CA 91910

**Secured Party (First Priority Lien)**

Beneficial  
Member HSBC Group  
Short Sale Department  
636 Grand Regency Blvd  
Brandon, FL 33510

**Secured Party (Second Priority Lien)**

CitiFinancial  
Short Sale Department  
6400 Las Colinas Blvd  
Mail Stop – CC2-83  
Irving, TX 75039

**Secured Party**

Riverside County Treasurer and Tax Collector  
4080 Lemon Street  
P O Box 12005  
Riverside, CA 92502-2205

**CONTINUED ON FOLLOWING PAGE**

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

**DEBTOR**

ROBERT SMITH  
6735 MAGNOLIA AVE  
RIVERSIDE, CA 92506

**COURT NOTICE MATRIX**

SPRINGLEAF FINANCIAL SERVICES  
PO BOX 3251  
EVANSVILLE, IN 47731-3251

**COURT NOTICE MATRIX**

BRCLYSBANKDE  
125 SOUTH WEST STR  
WILMINGTON, DE 19801

**COURT NOTICE MATRIX**

CHASE  
BANK ONE CARD SERV  
WESTERVILLE, OH 43081

**COURT NOTICE MATRIX**

CREDIT PROTECTION ASSOCIATION,  
L.P.  
13355 NOEL ROAD  
DALLAS, TX 75240

**RETURN TO SENDER**

**COURT NOTICE MATRIX**

HFC - USA  
POB 1547  
CHESAPEAKE, VA 23327

**COURT NOTICE MATRIX**

MERRICK BANK  
RESURGENT CAPITAL SERVICES  
PO BOX 10368  
GREENVILLE, SC 29603-0368

**COURT NOTICE MATRIX**

SPRINGLEAF FINANCIAL SERVICES  
PO BOX 3251  
EVANSVILLE, IN 47731

**COURT NOTICE MATRIX**

TIME WARNER CABLE  
PO BOX 9037  
ADDISON, TX 75001

**INTERESTED PARTY**

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

**COURT NOTICE MATRIX**

AMER GEN FIN  
6930 MAGNOLIA AVEN  
RIVERSIDE, CA 92516

**COURT NOTICE MATRIX**

CAP ONE  
POB 30281  
SALT LAKE CITY, UT 84130

**COURT NOTICE MATRIX**

CHASE CARD SERVICES  
201 NORTH WALNUT STREET  
ATTN MARK PASCALE  
MAIL STOP DE1-1406  
WILMINGTON, DE 19801-2920

**COURT NOTICE MATRIX**

GE CAPITAL RETAIL BANK  
PO BOX 965039  
ORLANDO, FL 32896-5039

**COURT NOTICE MATRIX**

HSBC BANK  
PO BOX 5253  
CAROL STREAM, IL 60197

**RETURN TO SENDER**

**COURT NOTICE MATRIX**

SHERRIL TINDER  
4126 HIGHLAND PLACE  
RIVERSIDE, CA 92506

**COURT NOTICE MATRIX**

SPRINGLEAF FINANCIAL SERVICES  
PO BOX 3251  
EVANSVILLE, IN 47731-3251

**COURT NOTICE MATRIX**

TRIBUTE/FBD  
POB 105555  
ATLANTA, GA 30348

**COURT NOTICE MATRIX**

ALLIANCE ONE  
4850 STREET ROAD SUITE 300  
FEASTERVILLE TREVOSE, PA 19053

**COURT NOTICE MATRIX**

ASPIRE/CB&T  
POB 105555  
ATLANTA, GA 30348

**COURT NOTICE MATRIX**

CAPITAL MANAGEMENT SERVICES, LP  
698 1/2 SOUTH OGDEN STREET  
BUFFALO, NY 14206

**COURT NOTICE MATRIX**

CITI  
POB 6241  
SIOUX FALLS, SD 57117

**COURT NOTICE MATRIX**

GE CAPITAL RETAIL BANK  
C/O RECOVERY MANAGEMENT SYSTEMS  
CORP  
25 SE 2ND AVE SUITE 1120  
MIAMI, FL 33131-1605

**COURT NOTICE MATRIX**

MERRICK BK  
POB 9201  
OLD BETHPAGE, NY 11804

**COURT NOTICE MATRIX**

SHERRI A TINDER  
POB 21195  
RIVERSIDE, CA 92516

**COURT NOTICE MATRIX**

PYOD LLC ITS SUCCESSORS AND  
ASSIGNS  
AS ASSIGNEE OF SPRINGLEAF FINANCIAL  
SERVICES INC  
RESURGENT CAPITAL SERVICES  
PO BOX 19008  
GREENVILLE, SC 29602

**NOTICE PURPOSES**

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

**NOTICE PURPOSES**

CALIFORNIA FRANCHISE TAX BOARD  
BANKRUPTCY SECTION, MS: A-340  
PO BOX 2952  
SACRAMENTO, CA 95812-2952

**COURT NOTICE MATRIX**

JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD, MN 56302-9617

**FORWARD TIME EXP - SEE NEW**

**ADDRESS**

**DEBTOR**

ROBERT SMITH  
4126 HIGHLAND PLACE  
RIVERSIDE, CA 92506

**NOT DELIVERABLE AS ADDRESSED**

**COURT NOTICE MATRIX**

BENFCL/HFC  
PO BOX 1547  
CHESAPEAKE, VA 23327

**COURT NOTICE MATRIX**

PYOD LLC ITS SUCCESSORS AND  
ASSIGNS  
AS ASSIGNEE OF SPRINGLEAF FINANCIAL  
SERVICES INC  
RESURGENT CAPITAL SERVICES  
POB 19008  
GREENVILLE, SC 29602

**ADDITIONAL LENDER NOTICE**

CALIBER HOME LOANS  
ATTN: SHORT SALE DEPT.  
13801 WIRELESS WAY  
OKLAHOMA CITY, OK 73134

**NOT DELIVERABLE AS ADDRESSED**

**COURT NOTICE MATRIX**

WASHMTL/PROV  
PO BOX 9180  
PLEASANTON, CA 94588

**NOT DELIVERABLE AS ADDRESSED**

**COURT NOTICE MATRIX**

CITIFINANCIAL  
PO BOX 499  
HANOVER, MD 21076

**COURT NOTICE MATRIX**

PYOD LLC ITS SUCCESSORS AND  
ASSIGNS  
AS ASSIGNEE OF CITIBANK (SOUTH  
DAKOTA NA)  
RESURGENT CAPITAL SERVICES  
POB 19008  
GREENVILLE, SC 29602

RETURNED MAIL

**NOT DELIVERABLE AS ADDRESSED**

**COURT NOTICE MATRIX**

CITIFINANCIA  
PO BOX 499  
HANOVER, MD 21076

**NOT DELIVERABLE AS ADDRESSED**

**COURT NOTICE MATRIX**

GEMBPPBYCR  
PO BOX 981400  
EL PASO, TX 79998