

<p>Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address</p> <p>Jeffrey I. Golden, State Bar No. 133040 jgolden@wglp.com P.O. Box 2470 Costa Mesa, California 92628-2470 Telephone: (714) 445-1013 Facsimile: (714) 966-1002</p> <p><input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for: Chapter 7 Trustee</p>	<p>FOR COURT USE ONLY</p>
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**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION**

<p>In re: CHARLES RUSSELL CHAPMAN AND JEANNE ELIZABETH CHAPMAN,</p> <p align="right">Debtor(s).</p>	<p>CASE NO.: 8:14-bk-16363-CB CHAPTER: 7</p> <p align="center">NOTICE OF SALE OF ESTATE PROPERTY</p>
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<p>Sale Date: 06/09/2015</p>	<p>Time: 2:30 pm</p>
<p>Location: Courtroom 5D, United States Bankruptcy Court, 411 West Fourth Street, Santa Ana, California 92701</p>	

Type of Sale: Public Private **Last date to file objections:** 05/26/2015

Description of property to be sold: All of the estate's right, title and interest in the real property located at 27861 Avenida Armijo, Laguna Niguel, California 92677. See attached Notice of Hearing.

Terms and conditions of sale: Sale is as is, where is, with all faults, without warranty or recourse but free and clear of any and all liens, claims, and interests, together with all improvements, as well as all easements and appurtenances pursuant to 11 U.S.C. Sections 363(b) and (f). The sale is subject to Bankruptcy Court approval and overbids.

Proposed sale price: \$ 455,000.00

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): Please see attached description of overbid procedures.

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

June 9, 2015 at 2:30 p.m., Courtroom 5D, United States

Bankruptcy Court, 411 West Fourth Street, Santa Ana, CA 92701

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

Jeffrey I. Golden

Chapter 7 Trustee

P.O. Box 2470

Costa Mesa, CA 92628-2470

Tel: (714) 445-1013 Fax: (714) 966-1002

Date: 05/19/2015

THE OVERBID PROCEDURES – Case No. 8:14-bk-16363-CB

The procedures governing the submission of competing offers or overbids are as follows:¹

1. Qualifying bidders ("Qualifying Bidder") shall:
 - a. Bid at least \$456,000.00 in cash for the Property;
 - b. Set forth in writing the terms and conditions of the offer that are at least as favorable to the Trustee as those set forth in the Purchase Agreement attached to the Motion as Exhibit "4";
 - c. Be financially qualified, in the Trustee's exercise of his sound business judgment, to close the sale as set forth in the Purchase Agreement;
 - d. Submit an offer that does not contain any contingencies to closing the sale, including, but not limited to, financing, inspection, or repair contingencies;
 - e. Submit a cash deposit for the Property in the amount of \$15,000.00 (the "Overbid Deposit") payable to Jeffrey I. Golden, Chapter 7 Trustee for the Bankruptcy Estate of Charles Russell Chapman and Jeanne Elizabeth Chapman, in the form of a cashier's check, which Overbid Deposit shall be non-refundable if the bid is deemed to be the Successful Bid, as defined in paragraph 4 below. The Overbid Deposit, written offer, and evidence of financial qualification must be delivered to the Trustee (at the address shown in the upper left hand corner of the first page of the Notice of Hearing) at or before the hearing currently set for June 9, 2015, at 2:30 p.m.

¹ Capitalized terms not expressly defined herein shall have the meaning set forth in the Motion.

2. At the hearing on the Motion, only the Buyer and any party who is deemed a Qualifying Bidder shall be entitled to bid.
3. Any incremental bid in the bidding process shall be at least \$1,000.00 higher than the prior bid.
4. At the hearing on the Motion and upon conclusion of the bidding process, the Trustee shall decide, subject to Court approval, which of the bids is the best bid, and such bid shall be deemed to be the "Successful Bid." The bidder who is accepted by the Trustee as the successful bidder (the "Successful Bidder") must pay all amounts reflected in the Successful Bid in cash at the closing of the sale. At the hearing on the Motion, and upon conclusion of the bidding process, the Trustee may also acknowledge a back-up bidder (the "Back-Up Bidder") which shall be the bidder with the next best bid. Should the Successful Bidder fail to close escrow on the sale of the Property, the Trustee may sell the Property to the Back-Up Bidder without further Court order.
5. Overbids shall be all cash and no credit shall be given to the purchaser or overbidder(s).

1 **Jeffrey I. Golden, State Bar No. 133040**
jgolden@wglip.com
2 P.O. Box 2470
Costa Mesa, California 92628-2470
3 Telephone: (714) 445-1013
Facsimile: (714) 966-1002

4 Chapter 7 Trustee
5
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7

8 **UNITED STATES BANKRUPTCY COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA**
10 **SANTA ANA DIVISION**

11 In re

12 **CHARLES RUSSELL CHAPMAN AND**
JEANNE ELIZABETH CHAPMAN,

13 Debtors.

Case No. 8:14-bk-16363-CB

Chapter 7

NOTICE OF HEARING ON MOTION FOR ORDER:

- 14 (1) **AUTHORIZING SALE OF REAL**
PROPERTY FREE AND CLEAR OF
LIENS, CLAIMS, AND INTERESTS
PURSUANT TO 11 U.S.C. §§ 363(b)
AND (f);
15 (2) **APPROVING OVERBID**
PROCEDURES;
16 (3) **APPROVING BUYER, SUCCESSFUL**
BIDDER, AND BACK-UP BIDDER AS
GOOD-FAITH PURCHASER
PURSUANT TO 11 U.S.C. § 363(m);
AND
17 (4) **AUTHORIZING PAYMENT OF**
UNDISPUTED LIENS, REAL ESTATE
BROKER'S COMMISSIONS AND
OTHER ORDINARY COSTS OF SALE

[27861 Avenida Armijo, Laguna Niguel,
California 92677]

DATE: June 9, 2015
TIME: 2:30 p.m.
CTRM: 5D
411 West Fourth Street
Santa Ana, California 92701

Weiland Golden LLP
850 Town Center Drive, Suite 950
Costa Mesa, California 92626
Tel 714-966-1000 Fax 714-966-1002

1 **TO THE DEBTORS, CREDITORS, OFFICE OF THE UNITED STATES TRUSTEE AND**
2 **ALL PARTIES IN INTEREST:**

3 **PLEASE TAKE NOTICE** that on **June 9, 2015, at 2:30 p.m.** in Courtroom 5D of
4 the United States Bankruptcy Court for the Central District of California, Santa Ana
5 Division, located at 411 West Fourth Street, Santa Ana, California, the Court will hold a
6 hearing on the *Motion for Order: (1) Authorizing Sale of Real Property Free and Clear of*
7 *Liens, Claims, and Interests Pursuant to 11 U.S.C. §§ 363(b) and (f); (2) Approving*
8 *Overbid Procedures; (3) Approving Buyer, Successful Bidder, and Back-up Bidder as*
9 *Good-Faith Purchaser Pursuant to 11 U.S.C. § 363(m); and (4) Authorizing Payment of*
10 *Undisputed Liens, Real Estate Broker's Commissions and Other Ordinary Costs of Sale*
11 (the "Motion")¹ filed by Jeffrey I. Golden, the chapter 7 trustee (the "Trustee") for the
12 estate (the "Estate") of Charles Russell Chapman and Jeanne Elizabeth Chapman (the
13 "Debtors"), which seeks an order:

14 1. approving the Purchase Agreement (defined below) and the sale of the real
15 property located at 27861 Avenida Armijo, Laguna Niguel, California 92677 (the
16 "Property") as is, where is, with all faults, without warranty or recourse, but free and clear
17 of any and all liens, claims, and interests (described below), together with all
18 improvements, as well as all easements and appurtenances pursuant to 11 U.S.C.
19 §§ 363(b) and (f);

20 a. to Fatemeh Hashemian and/or assigns (collectively, the "Buyer"),
21 whose address is 3119 Alta Laguna Blvd. Laguna Beach, California 92651, for
22 \$455,000.00 (the "Purchase Price") pursuant to the terms of the *California*
23 *Residential Purchase Agreement and Joint Escrow Instructions, Buyer's Inspection*
24 *Advisory, Addendum to Purchase Contract and Disclosure Regarding Real Estate*
25 *Agency Relationship*, (together, the "Purchase Agreement"), a copy of which is
26 attached as Exhibit "4" to the Motion; or

27 b. to the successful bidder whose purchase offer for the Property is
28 accepted by the Trustee at the hearing on the Motion;

1 approving the overbid procedures set forth in the Motion as summarized
below;

3 approving the Buyer, the successful bidder, and the back-up bidder as a
"good faith" purchaser under § 363(m) of the Bankruptcy Code;

4 authorizing the Trustee to pay, through escrow, from the proceeds of the
sale and without further order of the Court, the Wells Fargo Lien, the 2011 VNHCA Lien,
the Country Village Lien, the 2014 VNHCA Lien, the Pico Judgment Lien, the Markham
Judgment Lien, the FTB Lien, the VNHCA Judgment Lien and real property taxes and
assessments prorated as of the close of escrow, the broker's commission,² the
Administrative Claim, and any escrow fees, title insurance premiums and other ordinary
and typical closing costs and expenses payable by the Trustee pursuant to the Purchase

¹ All terms not specifically defined herein shall have the meaning set forth in the Motion.

² Pursuant to the order entered January 30, 2015, the Trustee is authorized to employ Playa Properties
as his broker and agent David Katz. The employment terms provide for a total broker's commission
aggregating six percent (6%) of the sales price of the Property.

- 1 Agreement or in accordance with local custom (the Exemption will be paid from the net
 funds the Estate receives from the sale);
- 2
- 3 5. attaching any unpaid portion of the liens to the sales proceeds in the same
 value, priority and scope as such liens currently exist against the Property, subject to any
 and all of the Trustee's rights to object to, dispute, or subordinate such liens;
- 4
- 5 6. reserving to the Trustee all rights to object to the validity, scope and priority
 of all disputed liens, claims and interests;
- 6
- 7 7. authorizing the Trustee to take any and all necessary actions to
 consummate the sale of the Property;
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- 9 8. waiving any requirements for lodging periods of the order approving this
 Motion imposed by Local Bankruptcy Rule 9021-1 and any other applicable bankruptcy
 rules; and
- 10
- 11 9. waiving the stay of the order approving this Motion imposed by Federal Rule
 of Bankruptcy Procedure 6004(h) and any other applicable bankruptcy rules.

12 The Community Bank Lien was not scheduled by the Debtors. The Trustee is
 informed by the Debtors' counsel that the Debtors paid the lien in full some years ago.
 Therefore, the Community Bank Lien is disputed.

13 The Debtor Charles Chapman purchased the Property in 1997 for \$201,000. The
 Trustee is informed by his accountant that there will be no tax liability to the Estate from
 the sale.

14

15 After payment of the above-described liens, the Exemption, any real property
 taxes, the brokers' commission, the Administrative Claim and costs of sale, it is estimated
 that the sale of the Property will generate approximately \$112,000.00 for the benefit of the
 Estate.

16

17 **PLEASE TAKE FURTHER NOTICE** that the Trustee seeks to sell the Property free
 and clear of any and all liens, claims, and interests. According to the Preliminary Report
 prepared by Chicago Title Company with an effective date of March 9, 2015 (the "Title
 Report"), a copy of which is attached to the Motion as Exhibit "3," the following items have
 been recorded against the Property:

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Item	Exception	Original Amount/ Scheduled Amount	Description	
21	1	Property taxes	Not yet due and payable	2015-2016 taxes.
22	2	Property taxes	\$1,298.49	2014-2015 taxes (2 nd installment).
23	3	Property taxes	Unknown	Lien of supplemental taxes or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California.
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Weiland Golden LLP
 950 The Center, Suite 950
 Costa Mesa, California 92626
 Tel 714-966-1000 Fax 714-966-1002

Weiland Golden LLP
 650 Wilshire Blvd., Suite 200
 Santa Monica, California 90401
 Tel 714-966-1000 Fax 714-966-1002

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4-12	Water rights, easements, CC&Rs	N/A	See Exhibit "3" for complete description.
13	Deed of trust	\$190,950.00/ \$137,788.00	Deed of trust to secure an indebtedness owed to Pacific National Bank, recorded September 8, 1997, No. 19970437079, Official Records, assigned November 17, 1997, to Norwest Mortgage, Inc., No. 19970585129, Official Records (the "Wells Fargo Lien"). According to information obtained online, Norwest Mortgage, Inc. became a subsidiary of Wells Fargo & Company in 1998.
14	Deed of trust	\$90,000.00/ Not scheduled	Deed of trust to secure an indebtedness owed to Community Bank, recorded October 12, 2000, No. 20000547531, Official Records, assigned October 12, 2000, to Community Bank, No. 200000547532, Official Records (the "Community Bank Lien"). According to the Debtors, the loan was paid in full some years ago.
15	Homestead declaration	\$100,000.00	No. 2009000105677. Debtors claim a \$100,000.00 exemption pursuant to C.C.P. Section 704.730
16	Lien	\$2,480.79/ Not scheduled	Lien payable to Village Niguel Heights Community Association ("VNHCA"), No. 2011000056195, Official Records (the "2011 VNHCA Lien").
17	Lien	\$730.00/ \$1,208.00	Lien payable to Country Village Community Association, No. 2012000276626, Official Records (the "Country Village Lien").
18	Lien	\$745.00/ \$11,000.00	Lien payable to VNHCA, No. 2014000124882, Official Records (the "2014 VNHCA Lien").
19	Judgment	\$2,098.06/ \$3,679.74	Judgment entered February 25, 2010, in favor of Pico Metal Products, Inc., Los Angeles County Superior Court Case No. 09C03493, recorded June 22, 2010, No. 2010000293721, Official Records (the "Pico Judgment Lien").
20	Judgment	\$30,000.00/ \$37,653.51	Judgment entered August 9, 2011, in favor of Joann Markham and Larry Markham, San Diego Superior Court Case No. 37-2009-00055767-CU-BC-NC, No. 2011000557249, Official Records (the "Markham Judgment Lien").
21	State tax lien	\$1,695.61/ \$2,919.00	Lien of State of California Franchise Tax Board, recorded April 25, 2012, No. 2012000227070, Official Records (the "FTB Lien").
22	Judgment	\$6,023.40/ Not scheduled	Judgment entered November 15, 2011, in favor of VNHCA, Orange County Superior Court Case No. 30-2011-00477754, recorded October 19, 2012, No. 2012000640490, Official Records (the "VNHCA Judgment Lien").
23	Bankruptcy Case		Any matters arising out of Case No. 8:14-bk-16363-ES.

The Trustee reserves the right to object to all or any portion of each and every claim or encumbrance that has been or will be asserted against the Property.

1 **PLEASE TAKE FURTHER NOTICE that all overbids must be in writing and**
2 **must be submitted to the Trustee whose address is listed in the top left hand corner**
3 **of the first page of the instance Notice. Overbids are due at or before the hearing**
4 **currently set for June 9, 2015, at 2:30 p.m.**

5 **PLEASE TAKE FURTHER NOTICE that the overbid procedures sought to be**
6 **approved by the Court are as follows:**

7 1. Qualifying bidders ("Qualifying Bidder") shall:

8 a. Bid at least \$456,000.00 in cash for the Property;

9 b. Set forth in writing the terms and conditions of the offer that are
10 at least as favorable to the Trustee as those set forth in the Purchase
11 Agreement attached to the Motion as Exhibit "4";

12 c. Be financially qualified, in the Trustee's exercise of his sound
13 business judgment, to close the sale as set forth in the Purchase
14 Agreement;

15 d. Submit an offer that does not contain any contingencies to
16 closing the sale, including, but not limited to, financing, inspection, or repair
17 contingencies;

18 e. Submit a cash deposit for the Property in the amount of
19 \$15,000.00 (the "Overbid Deposit") payable to Jeffrey I. Golden, Chapter 7
20 Trustee for the Bankruptcy Estate of Charles Russell Chapman and Jeanne
21 Elizabeth Chapman, in the form of a cashier's check, which Overbid Deposit
22 shall be non-refundable if the bid is deemed to be the Successful Bid, as
23 defined in paragraph 4 below. The Overbid Deposit, written offer, and
24 evidence of financial qualification must be delivered to the Trustee (at the
25 address shown in the upper left hand corner of the first page of this Motion)
26 at or before the hearing currently set for June 9, 2015, at 2:30 p.m.

27 2. At the hearing on the Motion, only the Buyer and any party who is
28 deemed a Qualifying Bidder shall be entitled to bid.

3. Any incremental bid in the bidding process shall be at least \$1,000.00
higher than the prior bid.

4. At the hearing on the Motion and upon conclusion of the bidding
process, the Trustee shall decide, subject to Court approval, which of the bids is
the best bid, and such bid shall be deemed to be the "Successful Bid." The bidder
who is accepted by the Trustee as the successful bidder (the "Successful
Bidder") must pay all amounts reflected in the Successful Bid in cash at the closing
of the sale. At the hearing on the Motion, and upon conclusion of the bidding
process, the Trustee may also acknowledge a back-up bidder (the "Back-Up
Bidder") which shall be the bidder with the next best bid. Should the Successful
Bidder fail to close escrow on the sale of the Property, the Trustee may sell the
Property to the Back-Up Bidder without further Court order.

5. Overbids shall be all cash and no credit shall be given to the
purchaser or overbidder(s).

1 The Motion is based upon the Memorandum of Points and Authorities, the
2 Declarations of Jeffrey I. Golden and David Katz and the Exhibits attached to the Motion,
3 all pleadings, papers and records on file with the Court, and on such other evidence, oral
4 or documentary, as may be presented to the Court at the time of the hearing on the
5 Motion.

4 **Your Rights May Be Affected.** You should read these papers carefully and
5 discuss them with your attorney, if you have one. (If you do not have an attorney, you
6 may wish to consult one.)

6 **Deadline for Opposition Papers.** The Motion is being heard on regular notice
7 pursuant to LBR 9013-1. If you wish to oppose the Motion, you must file a written
8 response with the Court and serve a copy of it upon the Movant or Movant's attorney at
9 the address set forth above no less than **14 days** prior to the above hearing date. If you
10 fail to file a written response to the Motion within such time period, the Court may treat
11 such failure as a waiver of your right to oppose the Motion and may grant the requested
12 relief.

10 **Hearing Date Obtained Pursuant to Judge's Self-Calendaring Procedure.** The
11 undersigned hereby verifies that the above hearing date and time were available for this
12 type of Motion according to the judge's self-calendaring procedures.

12 **PLEASE TAKE FURTHER NOTICE** that any party requesting a copy of the Motion
13 or any supporting documents filed with the Court with respect to the Motion may contact
14 the Trustee, Jeffrey I. Golden, by email at jgolden@wglp.com, by mail at P.O. Box 2460,
15 Costa Mesa, California 92628-2470, or by telephone at (714) 445-1013.

16 Dated: May 19, 2015



JEFFREY I. GOLDEN
Chapter 7 Trustee

Weiland Golden LLP
05/19/15
Costa Mesa, California 92628
Tel 714-968-1000 Fax 714-968-1002

28

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:

650 Town Center Drive, Suite 950, Costa Mesa, CA 92626

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF HEARING ON MOTION FOR ORDER: (1) AUTHORIZING SALE OF REAL PROPERTY FREE AND CLEAR OF LIENS, CLAIMS, AND INTERESTS PURSUANT TO 11 U.S.C. §§ 363(b) AND (f); (2) APPROVING OVERBID PROCEDURES; (3) APPROVING BUYER, SUCCESSFUL BIDDER, AND BACK-UP BIDDER AS GOOD-FAITH PURCHASER PURSUANT TO 11 U.S.C. § 363(m); AND (4) AUTHORIZING PAYMENT OF UNDISPUTED LIENS, REAL ESTATE BROKER'S COMMISSIONS AND OTHER ORDINARY COSTS OF SALE [27861 Avenida Armijo, Laguna Niguel, California 92677]** 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 **May 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:

Jeffrey I Golden (TR) ljones@wglp.com, jig@trustesolutions.net;kadele@wglp.com;lfisk@wglp.com
Misty A Perry Isaacson misty@ppilawyers.com, ecf@ppilawyers.com
United States Trustee (SA) ustpreion16.sa.ecf@usdoj.gov
Kelly Zinser ecf@zinslerlawgroup.com, ecfzinslerlawgroup@gmail.com

Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On **May 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 **May 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.

Via Personal Delivery

The Honorable Catherine Bauer, U.S. Bankruptcy Courtroom 5D, 411 W. Fourth Street, Santa Ana, CA 92701

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.

5/19/15
Date

Lindsay Fisk
Printed Name

/s/ Lindsay Fisk
Signature

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

Charles Russell Chapman 27861 Avenue Armijo Laguna Niguel, CA 92677 Debtor	Jeanne Elizabeth Chapman 27861 Avenue Armijo Laguna Niguel, CA 92677 Co-Debtor	David Katz Playa Properties 18881 Von Karman Ave, Suite 1175 Irvine CA 92612 (Trustee's Agent)
Blash Momeny Windem Real Estate 780 Roosevelt Avenue, Suite 100 Irvine, CA 92620 (Buyer's Agent)	Fatemeh Hashemian 3119 Alta Laguna Blvd. Laguna Beach, CA 92651 (Buyer)	Chicago Title Company Attn: John Allen, Title Officer 16969 Von Karman Avenue, Suite 150 Irvine, CA 92606
Theresa Carlini Pickford Escrow 2405 McCabe Way, Suite #115 Irvine, CA 92614	Community Bank Attn: President P.O. Box 54477 Los Angeles, CA 90054-0477	Community Bank Attn: Nancy Karlson, Agent for Service 460 Sierra Madre Villa Avenue Pasadena, CA 91107-2967
Community Bank Attn: Richard M. Acuna Agent for Service 100 East Corson Street, 4th Floor Pasadena, CA 91103	Country Village Master Association clo Villageway Management Inc Attn: Janet Jensen-Walley, President 2 Venture Ste 500 Irvine, CA 92618	Country Village Master Association c/o The Judge Law Firm 18881 Von Karman Avenue, Suite 1500 Irvine, CA 92612
Country Village Master Association c/o Fidelity Creditor Service 216 S Louise St Glendale, CA 91205	Country Village Master Association c/o Fidelity Creditor Service PO Box 3963 Glendale, CA 91221	Country Village Master Association c/o Fidelity Creditor Service Inc PO Box 4115 Dept 831 Concord, CA 94524
Franchise Tax Board Bankruptcy Section, MS: A-340 PO Box 2952 Sacramento, CA 95812-2952	The Judge Law Firm 19900 MacArthur Blvd Ste 500 Irvine, CA 92612	Joann & Larry Markham clo Law Office of Sean F. Leslie 1808 Aston Avenue, Suite 240 Carlsbad, CA 92008-7364
Norwest Mortgage, Inc. Attn: President 800 LaSalle Avenue, Suite 1000 Minneapolis, MN 55402	Pacific National Bank Attn: President 41 Corporate Park, Suite 300 Irvine, CA 92606	Pico Metal Products, Inc. clo Jon O. Blanda, Esq. 3835 E. Thousand Oaks Blvd. Suite R-349 Thousand Oaks, CA 91362
Gary Cogorno Agent for Service of Process for Pico Metal Products, Inc. 10640 Springdale Avenue Santa Fe Springs, CA 90670	Village Niguel Heights Community Assoc. c/o Witkin and Neal, Inc. Attn: Susan Paquette, Trustee Sale Officer 5805 Sepulveda Blvd., Suite 670 Sherman Oaks, CA 91411	Village Niguel Heights Community Assoc. clo The Perry Law Firm Attn: Michael Perry 20523 Crescent Bay Dr 2nd Fl Lake Forest, CA 92630
Villageway Management Inc Attn: Janet Jensen-Walley, Preident PO Box 4708 Irvine, CA 92616	Wells Fargo Home Mortgage Attn: President 8480 Stagecoach Cir Frederick, MD 21701	Wells Fargo Home Mortgage Attn: President PO Box 10335 Des Moines, IA 50306
Wells Fargo Home Mortgage, Inc. c/o CSC - Lawyers Incorporating Service 2710 Gateway Oaks Drive, Suite 150N Sacramento, CA 95833		

Charles Russell Chapman
27861 Avenue Armijo
Laguna Niguel, CA 92677
Debtor

Jeanne Elizabeth Chapman
27861 Avenue Armijo
Laguna Niguel, CA 92677
Co-Debtor

Account Management Services
5300 Orange Avenue, Ste 120
Cypress, CA 90630

Account Services
1802 N.E. Loop 410, Ste 400
San Antonio, TX 78217

Ally Financial Services
P.O. Box 8128
Cockeysville, MD 21030

Ally Financial
200 Renaissance Center
Detroit, MI 48243

Ally Financial
P.O. Box 380902
Minneapolis, MN 55438

American Express
P.O. Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
P.O. Box 981535
El Paso, TX 79998

American Express Centurion Bank
c/o Becket & Lee LLP
P.O. Box 3001
Malvern, PA 19355

American Medical Collection Agency
4 Westchester Plaza, Bldg 4
Elmsford, NY 10523

Annette Spencer
23411 Summerfield #38A
Aliso Viejo, CA 92656

Bank of America
P.O. Box 15019
Wilmington, DE 19886

Bank of America
P.O. Box 982238
El Paso, TX 79998

Butte County Credit Bureau
310 Flume Street
Chico, CA 95928

Butterfield Schechter LLP
10021 Willow Creek Road, Ste 200
San Diego, CA 92131

Calvary Portfolio Services
Attn: Bankruptcy Department
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595

Capital One/ Kohls
P.O. Box 3115
Milwaukee, WI 53201

Carol Hamilton
Attorney at Law
317 S. Brand Boulevard
Glendale, CA 91204

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase
P.O. Box 15299
Wilmington, DE 19850

CIR Law Offices
8665 Gibbs Drive, Ste 150
San Diego, CA 92123

Citibank
Customer Service
P.O. Box 6500
Sioux Falls, SD 57117

Citibank
P.O. Box 790034
St. Louis, MO 63179

CMRE Financial Services
3075 E. Imperial Hwy, Ste 200
Brea, CA 92821

Coast Radiology Imaging
P.O. Box 1945
Indianapolis, IN 46206

Collection at Law
3835 E. Thousand Oaks Boulevard, Ste
R-349
Thousand Oaks, CA 91362

Costal Kids Pediatrics
1401 Avocado Avenue, Ste 709
Lakewood, CO 80215

Country Village Master Association
c/o Villageway Management Inc.
2 Venture, Ste 500
Irvine, CA 92618

Data Central Collection Bureau
P.O. Box 9399
Fresno, CA 93792

Discover
P.O. Box 15192
Wilmington, DE 19850

Discover Financial Services LLC
P.O. Box 3025
New Albany, OH 43054

Discover Bank
Discover Products Inc.
P.O. Box 3025
New Albany, OH 43054

DSNB Macys
9111 Duke Boulevard
Mason, OH 45040

Edgar Otto Vyhmeister MD
P.O. Box 1096
Mansfield, OH 44901

Elizabeth Pusey MD Inc.
361 Hospital Road, Ste 528
Newport Beach, CA 92663

Employment Development Department
Bankruptcy Group MIC 92E
P.O. Box 826880
Sacramento, CA 94280

Enloe Medical Center
1531 Esplande
Chico, CA 95926-3310

Fidelity Creditors Service
P.O. Box 3963
Glendale, CA 91221

Fidelity Creditor Service Inc.
P.O. Box 4115
Dept 831
Concord, CA 94524

Fidelity Creditor Services
216 S. Louise Street
Glendale, CA 91205

Franchise Tax Board
Special Procedures Branch
P.O. Box 2952
Sacramento, CA 95812

Franchise Tax Board
Bankruptcy Section, MS: A-340
P.O. Box 2952
Sacramento, CA 95812

Gary Cogorno
Agent for Service of Process
10640 Springdale Avenue
Santa Fe Springs, CA 90670

GECRB/Mervyns
P.O. Box 965005
Orlando, FL 32896

Greater California Financial
P.O. Box 3470
Paso Robles, CA 93447

Hoag Memorial Hospital
Mailstop 16182231
P.O. Box 660249
Dallas, TX 75266

Hoag Memorial Hospital
One Hoag Drive Bldg 44 Ste 180
P.O. Box 6100
Newport Beach, CA 92658

Hoag Hospital
One Hoag Drive
P.O. Box 6100
Newport Beach, CA 92658

Hunt & Henriques
151 Bernal Road, Ste 8
San Jose, CA 95119

IC System Inc.
444 Highway 96E
P.O. Box 64886
Saint Paul, MN 55164

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101

Joann & Larry Markham
c/o Law Offices of Sean F. Leslie
1808 Aston Avenue, Ste 240
Carlsbad, CA 92008

LA Commercial Group Inc.
DBA Continental Commercial Group
317 S. Brand Boulevard
Glendale, CA 91204

Law Offices of Joel T. Glassman
Attn: Managing Agent
11620 Wilshire, Ste 340
Los Angeles, CA 90025

Lorrie J. Klien, M.D.
30201 Golden Lantern, Ste B
Laguna Niguel, CA 92677

Medicredit Inc.
P.O. Box 410917
Saint Louis, MO 63141

Medicredit
1801 California Avenue
Corona, CA 92881

Memorialcare Health System
P.O. Box 20894
Fountain Valley, CA 92728

Mission Internal Medical Group Inc.
26522 La Alameda, Ste 120
Mission Viejo, CA 92691

Mission Hospital
27800 Medical Center Road, Ste 465
Mission Viejo, CA 92691

MVEP Medical Group
P.O. Box 660099
Arcadia, CA 91066

Newport Harbor Radiology Associate
P.O. Box 784
Indianapolis, IN 46206

North State Radiology Medical Group
1720 Esplanade
Chico, CA 95926

Northstate Anes Partners A Med Corp
P.O. Box 7096
Stockton, CA 95267

Orange Coast Orthodontics
23961 Calle de la Magdalena, Ste 417
Laguna Hills, CA 92653

Pediatric Cardiology of Orange County
770 The City Drive S., Ste 4000
Orange, CA 92868

Pediatric Cardiology of Orange County
P.O. Box 504464
Saint Louis, MO 63150

Pico Metal
c/o Jon O. Blanda, Esq.
3835 E. Thousand Oaks Boulevard, Ste
R-349
Thousand Oaks, CA 91362

Playa Properties
Zinser Law Group, PC
18881 Von Karman Avenue, #1175
Irvine, CA 92612

Quest Diagnostics Inc.
P.O. Box 640987
Cincinnati, OH 45274

Saddleback Memorial Medical Center
24451 Health Center Drive
Laguna Hills, CA 92653

Saddleback Women's Medical Group
24411 Health Care Center Drive, Ste 64
Laguna Hills, CA 92653

Silverado Barns Inc.
27861 Avenida Armijo
Laguna Niguel, CA 92677

St. Joseph Heritage Health/ MIMG
26522 La Alameda, Ste 120
Mission Viejo, CA 92691

St. Joseph Health
Mission Hospital Regional Medical
Center
2770 Medical Center Road
Mission Viejo, CA 92691

St. Joseph Health
3345 Michelson Drive, Ste 100
Irvine, CA 92612

State Board of Equalization
P.O. Box 942879
Sacramento, CA 94279

State of California
Board of Equalization
15015 Avenue of Science, Ste 200
San Diego, CA 92128

State of California
Board of Equalization
P.O. Box 942879
Sacramento, CA 94279

Target
P.O. Box 673
Minneapolis, MN 55440

The Judge Law Firm
19900 MacArthur Blvd, Ste 500
Irvine, CA 92612

The Farm at Del Mar Meadows LLC
10794 Edenoaks Street
San Diego, CA 92131

TPL Metals
23201 Lake Center Drive, Ste 330
Lake Forest, CA 92630

Travelers Indemnity Co.
c/o Slater Tenaglia Fritz & Hunt PA
P.O. Box 5476
Mount Laure, NJ 08054

United Resource System
10075 W. Colfax Avenue
Lakewood, CO 80215

USAA
10750 McDermott Fwy
San Antonio, TX 78288

USAA Savings Bank
P.O. Box 47504
San Antonio, TX 78265

USCB Incorporated
P.O. Box 74929
Los Angeles, CA 90004

USCB Inc.
3333 Wilshire Boulevard Floor 7
Los Angeles, CA 90010

Village Niguel Heights
Community Association
c/o The Perry Law Firm
20523 Crescent Bay Drive, 2nd Floor
Lake Forest, CA 92630

Villageway Management Inc.
P.O. Box 4708
Irvine, CA 92616

Wells Fargo Home Mortgage
P.O. Box 10335
Des Moines, IA 50306

Wells Fargo Bank NA
Wells Fargo Home Mortgage Americas
Attn: Bankruptcy Dept MAC X7801-014
3476 Stateview Boulevard
Fort Mill, SC 29715

West Pacific Medical Laboratory
10200 Pioneer Boulevard, Ste 500
Santa Fe Springs, CA 90670

West Asset Management
2703 N. Highway 75
Sherman, TX 75090

Westcliff Medical Lab
361 Hospital Road
Newport Beach, CA 92663

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:

650 Town Center Drive, Suite 950, Costa Mesa, California 92626

A true and correct copy of the foregoing document entitled: **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) 05/19/2015, 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:
Jeffrey I Golden (TR) ljones@wglp.com, jig@trustesolutions.net;kadele@wglp.com;lfisk@wglp.com
Misty A Perry Isaacson misty@ppilawyers.com, ecf@ppilawyers.com
United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov
Kelly Zinser ecf@zinslerlawgroup.com, ecfzinslerlawgroup@gmail.com

Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) _____, 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) 05/19/2015, 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.

Via Personal Delivery

The Honorable Catherine Bauer, U.S. Bankruptcy Courtroom 5D, 411 W. Fourth Street, Santa Ana, CA 92701

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.

05/19/2015
Date

Lindsay Fisk
Printed Name

/s/ Lindsay Fisk
Signature

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