

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

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CITY OF LOS ANGELES

CALIFORNIA



KAREN BASS
MAYOR

DEPARTMENT OF
BUILDING AND SAFETY
201 NORTH FIGUEROA STREET
LOS ANGELES, CA 90012

OSAMA YOUNAN, P.E.
GENERAL MANAGER
SUPERINTENDENT OF BUILDING

JOHN WEIGHT
EXECUTIVE OFFICER

February 11, 2025

Council District: # 4

Honorable Council of the City of Los Angeles
Room 395, City Hall

JOB ADDRESS: 14210 WEST EMELITA STREET, LOS ANGELES, CA
ASSESSORS PARCEL NO. (APN): 2245-020-026
Re: Invoice #851852-9

Pursuant to the authority granted by Section 91.103 of the Los Angeles Municipal Code, the Los Angeles Department of Building and Safety (LADBS) investigated and identified code violations at: **14210 West Emelita Street, Los Angeles, CA** ("Property"). A copy of the title report which includes a full legal description of the property is attached as Exhibit A.

Pursuant to Section 98.0421, the property owner was issued an order on November 2, 2021, to pay a code violation inspection fee after violations were identified and verified upon inspection. The code violation inspection fees imposed by the LADBS are as follows:

| <u>Description</u> | <u>Amount</u> |
|---------------------------------------|--------------------|
| Code Violation Investigation fee | 336.00 |
| System Development Surcharge | 20.16 |
| Late Charge/Collection fee (250%) | 840.00 |
| System Development Surcharge late fee | 50.40 |
| Title Report fee | 30.00 |
| Grand Total | \$ 1,276.56 |

Pursuant to the authority granted by Section 7.35.3 of the Los Angeles Administrative Code, it is proposed that a lien for a total sum of **\$1,276.56** be recorded against the property. It is requested that the Honorable City Council of the City of Los Angeles (the "Council") designate the time and place protest can be heard concerning this matter, as set forth in Sections 7.35.3 and 7.35.5 of the Los Angeles Administrative Code.

It is further requested that Council instruct LADBS to deposit to Dept 08, Fund 48R, Balance Sheet Account 2200, any payment received against this lien in the amount of **\$1,276.56** on the referenced property. A copy of the title report which includes a full legal description of the property is attached as Exhibit A. A list of all the names and addresses of owners and all interested parties entitled to notice is included (Exhibit B). Also attached is a report which includes the current fair market value of the property including all encumbrances of record on the property as of the date of the report (Exhibit C).

DEPARTMENT OF BUILDING AND SAFETY

for
Ana Mae Yutan
Chief, LADBS Resource Management Bureau

Lien confirmed by
City Council on:

inf ATTEST: HOLLY L. WOLCOTT, CITY CLERK

BY: _____
DEPUTY



1649 BUCKINGHAM RD.
LOS ANGELES, CA 90019
Phone 310-943-9235 latitle@in2-res.com

Property Title Report

Work Order No. T17956
Dated as of: 04/23/2024

Prepared for: City of Los Angeles

SCHEDULE A

(Reported Property Information)

APN #: 2245-020-026

Property Address: 14210 W EMELITA ST City: Los Angeles County: Los Angeles

VESTING INFORMATION

Type of Document: GRANT DEED

Grantee : EVGENIA GLIKINA TRUSTEE OF THE EVGENIA GLIKINA LIVING TRUST

Grantor : HARRY ARRUSI TRUSTEE OF THE HARRY ARRUSI LIVING TRUST

Deed Date : 08/11/2020

Recorded : 12/14/2020

Instr No. : 20-1646728

MAILING ADDRESS: EVGENIA GLIKINA TRUSTEE OF THE EVGENIA GLIKINA LIVING TRUST
14210 EMELITA ST, VAN NUYS, CA 91401-4208

SCHEDULE B

LEGAL DESCRIPTION

Lot Number: 144 Tract No: 8126 Brief Description: TRACT # 8126 LOT 144

MORTGAGES/LIENS

Type of Document: ADJUSTABLE RATE HOME EQUITY CONVERSION DEED OF TRUST

Recording Date: 12/14/2020

Document #: 20-1646730

Loan Amount: \$1,148,400

Lender Name: FINANCE OF AMERICA REVERSE LLC

Borrowers Name: EVGENIA GLIKINA TRUSTEE OF THE EVGENIA GLIKINA LIVING TRUST

MAILING ADDRESS: FINANCE OF AMERICA REVERSE LLC
8023 EAST 63RD PLACE STE 700 TULSA, OK 74133

This page is part of your document - DO NOT DISCARD



20201646728



Pages:
0006

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

12/14/20 AT 08:00AM

| | |
|--------|-------|
| FEES: | 34.00 |
| TAXES: | 0.00 |
| OTHER: | 0.00 |
| <hr/> | |
| PAID: | 34.00 |



LEADSHEET



202012141040005

00019519387



011561999

**SEQ:
03**

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

E08_201211_866649

RECORDING REQUESTED BY

Lawyers Title Company

AND WHEN RECORDED MAIL DOCUMENT TO:

Evgenia Glikina, Trustee of the Evgenia
Glikina Living Trust, UTD February 13, 2008
14210 Emelita Street
Van Nuys, CA 91401

SPACE ABOVE FOR RECORDER'S USE ONLY

Grant Deed

Title of Document

Pursuant to Senate Bill 2 – Building Homes and Jobs Act (GC Code Section 27388.1), effective January 1, 2018, a fee of seventy-five dollars (\$75.00) shall be paid at the time of recording of every real estate instrument, paper, or notice required or permitted by law to be recorded, except those expressly exempted from payment of recording fees, per each single transaction per parcel of real property. The fee imposed by this section shall not exceed two hundred twenty-five dollars (\$225.00).

- ☐ Exempt from the fee per GC 27388.1 (a) (2); This document is subject to Documentary Transfer Tax
- ☐ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer subject to the imposition of documentary transfer tax (DTT).
- ☒ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.
- ☐ Exempt from fee per GC 27388.1 (a) (1); fee cap of \$225.00 reached.
- ☐ Exempt from the fee per GC 27388.1 (a) (1); not related to real property.

**THIS COVER SHEET ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(\$3.00 Additional Recording Fee Applies)**

RECORDING REQUESTED BY
LAWYERS TITLE

~~RECORDING REQUESTED BY:~~
Downtown Community Escrow Services,
Inc.
Order No. ~~220594712~~ - 220598607
Escrow No. ~~3825-EH~~ 4238-EH
Parcel No. 2245-020-026

AND WHEN RECORDED MAIL TO:

EVGENIA GLIKINA, TRUSTEE OF THE
EVGENIA GLIKINA LIVING TRUST,
UTD FEBRUARY 13, 2008
14210 EMELITA STREET
VAN NUYS, CA 91401

SPACE ABOVE THIS LINE FOR RECORDER'S USE

"This is a bonafide gift and the grantor received
nothing in return, R & T 11911."

GRANT DEED

"This conveyance transfers an interest into
or out of a Living Trust, R & T 11930."

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$ and CITY \$

- ☐ computed on full value of property conveyed, or
☐ computed on full value less liens or encumbrances remaining at the time of sale.
☐ unincorporated area:

☒ Van Nuys, and
Los Angeles

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, Harry Arrusi, Trustee of The Harry
Arrusi Living Trust, UTD February 13, 2008, as to an undivided 50% interest and The Evgenia Glikina Living Trust,
UTD February 13, 2008, Evgenia Glikina, Trustee, as to an undivided 50% interest, as Tenants in Common

hereby GRANT(S) to Evgenia Glikina, Trustee of The Evgenia Glikina Living Trust, UTD February 13, 2008

the following described real property in the County of Los Angeles, State of California:

SEE ATTACHED EXHIBIT A

More commonly known as: 14210 Emelita Street, Van Nuys, CA 91401

Date August 11, 2020

Borrower's Signature

* The Harry Arrusi Living Trust
** The Evgenia Glikina Living Trust

H. C. Arrusi
Harry Arrusi, Trustee of *

E Glikina
Evgenia Glikina, Trustee of **

SEE ATTACHED NOTARY CERTIFICATE

**CALIFORNIA ALL-PURPOSE
CERTIFICATE OF ACKNOWLEDGMENT
(CALIFORNIA CIVIL CODE § 1189)**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA)
COUNTY OF Riverside)

On August 14, 2020 before me, Adrian Enriquez-Marroquin , Notary Public
(Date) (Here Insert Name and Title of the Officer)

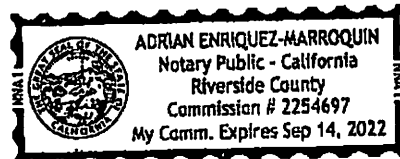
personally appeared Harry Arrusi,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity(ies), and that by his/her/their signature(s)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

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

WITNESS my hand and official seal.

[Signature]
Signature of Notary Public

(Notary Seal)



ADDITIONAL OPTIONAL INFORMATION

Description of Attached Document

Title or Type of Document: _____ Document Date: _____

Number of Pages: _____ Signer(s) Other Than Named Above: _____

Additional Information: _____

CALIFORNIA CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California /)

County of Los Angeles)

On 12/03/2020 before me, Mary R. Rodriguez, Notary Public,
(here insert name and title of the officer)

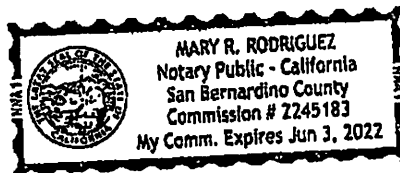
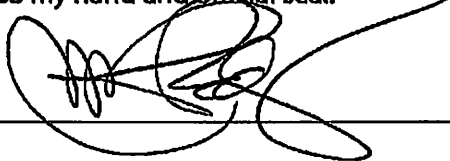
personally appeared Ergenia Glikina

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

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

WITNESS my hand and official seal.

Signature



(Seal)

Optional Information

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of Grant Deed

containing 1 pages, and dated August 11, 2020

The signer(s) capacity or authority is/are as:

☒ Individual(s)

☐ Attorney-In-Fact

☐ Corporate Officer(s)

Title(s)

☐ Guardian/Conservator

☐ Partner - Limited/General

☐ Trustee(s)

☐ Other:

representing:

Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information

Method of Signer Identification

Proved to me on the basis of satisfactory evidence:

☐ form(s) of identification ☐ credible witness(es)

Notarial event is detailed in notary journal on:

Page # _____ Entry # _____

Notary contact: _____

Other

☐ Additional Signer(s)

☐ Signer(s) Thumbprint(s)

☐

EXHIBIT "A"

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 144 OF TRACT NO. 8126, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 115, PAGE 38 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

ASSESSOR'S PARCEL NUMBER: 2245-020-026

This page is part of your document - DO NOT DISCARD



20201646730



Pages:
0016

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

12/14/20 AT 08:00AM

| | |
|--------|-------|
| FEES: | 89.00 |
| TAXES: | 0.00 |
| OTHER: | 0.00 |
| <hr/> | |
| PAID: | 89.00 |



LEADSHEET



202012141040005

00019519389



011561999

SEQ:
05

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

RECORDING REQUESTED BY
Lawyers Title Company
AND WHEN RECORDED MAIL DOCUMENT TO:

Finance of America Reverse LLC
Final Docs
8023 East 63rd Place, Suite 700
Tulsa, OK 74133

SPACE ABOVE FOR RECORDER'S USE ONLY

ADJUSTABLE RATE HOME EQUITY CONVERSION DEED OF TRUST

Title of Document

Pursuant to Senate Bill 2 – Building Homes and Jobs Act (GC Code Section 27388.1), effective January 1, 2018, a fee of seventy-five dollars (\$75.00) shall be paid at the time of recording of every real estate instrument, paper, or notice required or permitted by law to be recorded, except those expressly exempted from payment of recording fees, per each single transaction per parcel of real property. The fee imposed by this section shall not exceed two hundred twenty-five dollars (\$225.00).

- ☐ Exempt from the fee per GC 27388.1 (a) (2); This document is subject to Documentary Transfer Tax
- ☐ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer subject to the imposition of documentary transfer tax (DTT).
- ☒ Exempt from fee per GC 27388.1 (a) (2); recorded concurrently "in connection with" a transfer of real property that is a residential dwelling to an owner-occupier.
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- ☐ Exempt from the fee per GC 27388.1 (a) (1); not related to real property.

THIS COVER SHEET ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(\$3.00 Additional Recording Fee Applies)

RECORDING REQUESTED BY
LAWYERS TITLE

Recording Requested By:
~~Finance of America Reverse LLC~~

When Recorded Mail To:
Finance of America Reverse LLC
Final Docs
8023 East 63rd Place, Suite 700
Tulsa, OK 74133

Prepared By:
Finance of America Reverse LLC
8023 East 63rd Place, Suite 700
Tulsa, OK 74133

Parcel ID Number: 2245-020-026

220598007

Space Above This Line For Recording Data

State of California

FHA Case Number: 197-9203905-962
Loan Number: 2200012297
MIN: 1007954-2200012297-1

**ADJUSTABLE RATE
HOME EQUITY CONVERSION DEED OF TRUST
THIS DEED OF TRUST SECURES A REVERSE MORTGAGE LOAN**

THIS DEED OF TRUST ("Security Instrument") is made on **December 03, 2020** ("Date"). The trustor is **Evgenia Glikina, Trustee of The Evgenia Glikina Living Trust, UTD February 13, 2008** whose address is **14210 Emelita Street, Van Nuys, CA 91401** ("Borrower"). The term Borrower does not include the Borrower's successors and assigns. The trustee is **Lawyers Title, 16755 Von karman, Irvine, CA 92606** ("Trustee"). The beneficiary under this Security Instrument is **Mortgage Electronic Registration Systems, Inc. ('MERS')**. MERS is a separate corporation that is acting solely as nominee for Lender, and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Finance of America Reverse LLC which is organized and existing under the laws of **THE STATE OF DELAWARE**, and whose address is **8023 East 63rd Place, Suite 700, Tulsa, OK 74133** ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances made on the Borrower's behalf, under the terms of a Home Equity Conversion Mortgage Adjustable Rate Loan Agreement ("Loan Agreement") dated the same date as this Security Instrument. The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"). The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note, up to a maximum principal amount of **ONE MILLION ONE HUNDRED FORTY EIGHT THOUSAND FOUR HUNDRED AND NO/100 Dollars (U.S. \$1,148,400.00)**; (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including amounts described in (a), (b), and (c) above, if not paid earlier, is due and



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California Deed of Trust HECM ADJUSTABLE RATE - MERS

payable on **October 29, 2101**. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in **LOS ANGELES County, California**:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. SEE EXHIBIT "A"

which has the address of: **14210 Emellita Street, Van Nuys, CA 91401** ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform Security Instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note.
2. **Payment of Property Charges.** Borrower shall pay all property charges consisting of property taxes, hazard insurance premiums, flood insurance premiums, ground rents, condominium fees, planned unit development fees, homeowner's association fees and any other special assessments that may be required by local or state law in a timely manner, and shall provide evidence of payment to Lender, unless Lender pays property charges as provided for in and in accordance with the Loan Agreement.
3. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including but not limited to fire and flood, for which Lender requires insurance. Such insurance shall be maintained in the amounts and for the periods that Lender requires; Lender has the discretion to increase or decrease the amount of any insurance required at any time provided the amount is equal to or greater than any minimum required by the Secretary of Housing and Urban Development ("Secretary"). Whether or not Lender imposes a flood insurance requirement, Borrower shall at a minimum insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. If the Lender imposes insurance requirements, all insurance shall be carried with companies approved by Lender, and the insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof



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California Deed of Trust HECM ADJUSTABLE RATE - MERS

of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss to Lender instead of to Borrower and Lender jointly. Insurance proceeds shall be applied to restoration or repair of the damaged Property, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied first to the reduction of any indebtedness under a Second Note and Second Security Instrument (as described in Paragraph 15) held by the Secretary on the Property and then to the reduction of indebtedness under the Note and this Security Instrument. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

4. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's Principal Residence after the execution of this Security Instrument and Borrower (or at least one Borrower, if initially more than one person are Borrowers) shall continue to occupy the Property as Borrower's Principal Residence for the term of the Security Instrument.

Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a Principal Residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

5. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument in the manner provided in Paragraph 14(c).

If Borrower fails to make these payments or pay the property charges required by Paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender or MERS may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of property taxes, hazard insurance and other items mentioned in Paragraph 2.

To protect Lender's security in the Property, Lender shall advance and charge to Borrower all amounts due to the Secretary for the Mortgage Insurance Premium as defined in the Loan Agreement as well as all sums due to the loan servicer for servicing activities as defined in the Loan Agreement. Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower as provided for in the Loan Agreement and shall be secured by this Security



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(3 of 13)



* N C 1 S T S E C R T *

California Deed of Trust HECM ADJUSTABLE RATE - MERS

Instrument.

6. **Inspection.** Lender or its agent may enter on, inspect or make appraisals of the Property in a reasonable manner and at reasonable times provided that Lender shall give the Borrower notice prior to any inspection or appraisal specifying a purpose for the inspection or appraisal which must be related to Lender's interest in the Property. If the Property is vacant or abandoned or the loan is in default, Lender may take reasonable action to protect and preserve such vacant or abandoned Property without notice to the Borrower.
7. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation, or other taking of any part of the Property, or for conveyance in place of condemnation shall be paid to Lender. The proceeds shall be applied first to the reduction of any indebtedness under a Second Note and Second Security Instrument (as described in Paragraph 15) held by the Secretary on the Property, and then to the reduction of indebtedness under the Note and this Security Instrument. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.
8. **Fees.** Lender may collect fees and charges authorized by the Secretary.
9. **Non-Borrowing Spouse.** Borrower N/A is married under the laws of N/A to N/A ("Non-Borrowing Spouse"), who is not a Borrower under the terms of the Second Note, Loan Agreement or this Security Instrument.
 - (a) Eligible Non-Borrowing Spouse. A Non-Borrowing Spouse identified by the Borrower who meets, and continues to meet, the Qualifying Attributes requirements established by the Secretary that the Non-Borrowing Spouse must satisfy in order to be eligible for the Deferral Period.
 - (b) Ineligible Non-Borrowing Spouse. A Non-Borrowing Spouse who does not meet the Qualifying Attributes requirements established by the Secretary that the Non-Borrowing Spouse must satisfy in order to be eligible for the Deferral Period.
10. **Grounds for Acceleration of Debt.**
 - (a) **Due and Payable - Death**
 - (i) Except as provided in Paragraph 10(a)(ii), Lender may require immediate payment in full of all sums secured by this Security Instrument if a Borrower dies and the Property is not the principal residence of at least one surviving Borrower;
 - (ii) Lender shall defer the due and payable requirement under Paragraph 10(a)(i) above for any period of time ("Deferral Period") in which a Non-Borrowing Spouse identified in Paragraph 9 qualifies as an Eligible Non-Borrowing Spouse and certifies all of the following conditions are, and continue to be, met:
 - a. Such Eligible Non-Borrowing Spouse remained the spouse of the identified Borrower for the duration of such Borrower's lifetime;
 - b. Such Eligible Non-Borrowing Spouse has occupied, and continues to occupy, the Property as his or her Principal Residence;
 - c. Such Eligible Non-Borrowing Spouse has established legal ownership or other



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(4 of 13)



California Deed of Trust HECM ADJUSTABLE RATE - MERS

- ongoing legal right to remain in the Property;
- d. All other obligations of the Borrower under the Note, the Loan Agreement and this Security Instrument continue to be satisfied; and
- e. The Note is not eligible to be called due and payable for any other reason.

This sub-paragraph (ii) is inapplicable or null and void if an Eligible Non-Borrowing Spouse is or becomes an Ineligible Non-Borrowing Spouse at any time. Further, during a deferral of the due and payable status, should any of the conditions for deferral cease to be met, such a deferral shall immediately cease and the Note will become immediately due and payable in accordance with the provisions of Paragraph 7(a)(i) of the Note.

- (b) **Due and Payable – Sale.** Lender may require immediate payment in full of all sums secured by this Security Instrument if all of a Borrower's title in the Property (or his or her beneficial interest in a trust owning all or part of the Property) is sold or otherwise transferred and no other Borrower retains title to the Property in fee simple or retains a leasehold under a lease for not less than 99 years which is renewable or a lease having a remaining period of not less than 50 years beyond the date of the 100th birthday of the youngest Borrower or retains a life estate (or retaining a beneficial interest in a trust with such an interest in the Property). A deferral of due and payable status is not permitted when a Lender requires immediate payment in full under this Paragraph.
- (c) **Due and Payable with Secretary Approval.** Lender may require immediate payment in full of all sums secured by this Security Instrument, upon approval of the Secretary, if:
 - (i) Property ceases to be the Principal Residence of a Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower; or
 - (ii) For a period of longer than twelve (12) consecutive months, a Borrower fails to occupy the Property because of physical or mental illness and the Property is not the Principal Residence of at least one other Borrower; or
 - (iii) An obligation of the Borrower under this Security Instrument is not performed.

A deferral of due and payable status is not permitted when a Lender requires immediate payment in full under Paragraph 10(c).

- (d) **Notice and Certification to Lender.** Borrower shall complete and provide to the Lender on an annual basis a certification, in a form prescribed by the Lender, stating whether the Property remains the Borrower's Principal Residence and, if applicable, the Principal Residence of his or her Non-Borrowing Spouse. Where a Borrower has identified a Non-Borrowing Spouse in Paragraph 9, and the identified Non-Borrowing Spouse qualifies as an Eligible Non-Borrowing Spouse, the Borrower shall also complete and provide to the Lender on an annual basis, an Eligible Non-Borrowing Spouse certification, in a form prescribed by the Lender, certifying that all requirements for the application of a Deferral Period continue to apply and continue to be met. During a Deferral Period, the annual Principal Residence certification must continue to be completed and provided to the Lender by the Eligible Non-Borrowing Spouse. The Borrower shall also notify Lender whenever any of the events listed in Paragraph 10(b) and (c) occur.
- (e) **Notice to Secretary and Borrower.** Lender shall notify the Secretary and Borrower whenever the loan becomes due and payable under Paragraph 10(b) and (c). Lender shall not have the



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right to commence foreclosure until Borrower has had thirty (30) days after notice to either:

- (i) Correct the matter which resulted in the Security Instrument coming due and payable; or
 - (ii) Pay the balance in full; or
 - (iii) Sell the Property for the lesser of the balance or ninety-five percent (95%) of the appraised value and apply the net proceeds of the sale toward the balance; or
 - (iv) Provide the Lender with a deed in lieu of foreclosure.
- (f) **Notice to Secretary and Eligible Non-Borrowing Spouse.** Lender shall notify the Secretary and any Eligible Non-Borrowing Spouse whenever any event listed in Paragraph 10(b) and (c) occurs during a Deferral Period.
- (g) **Trusts.** Conveyance of a Borrower's interest in the Property to a trust which meets the requirements of the Secretary, or conveyance of a trust's interests in the Property to a Borrower, shall not be considered a conveyance for purposes of this Paragraph 10. A trust shall not be considered an occupant or be considered as having a principal residence for purposes of this Paragraph 10.
- (h) **Mortgage Not Insured.** Borrower agrees that should this Security Instrument and the Note not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.
11. **No Deficiency Judgments.** Borrower shall have no personal liability for payment of the debt secured by this Security Instrument. Lender may enforce the debt only through sale of the Property. Lender shall not be permitted to obtain a deficiency judgment against Borrower if the Security Instrument is foreclosed. If this Security Instrument is assigned to the Secretary upon demand by the Secretary, Borrower shall not be liable for any difference between the mortgage insurance benefits paid to Lender and the outstanding indebtedness, including accrued interest, owed by Borrower at the time of the assignment.
12. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full. This right applies even after foreclosure proceedings are instituted. To reinstate this Security Instrument, Borrower shall correct the condition which resulted in the requirement for immediate payment in full. Foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding shall be added to the Principal Balance. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two (2) years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the Security Instrument.
13. **Deferral Period Reinstatement.** If a Deferral Period ceases or becomes unavailable because a



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Non-Borrowing Spouse no longer satisfies the Qualifying Attributes for a Deferral Period and has become an Ineligible Non-Borrowing Spouse, neither the Deferral Period nor the Security Instrument may be reinstated. In the event a Deferral Period ceases because an obligation of the Note, the Loan Agreement or this Security Instrument has not been met or the Note has become eligible to be called due and payable and is in default for a reason other than death, an Eligible Non-Borrowing Spouse may have a Deferral Period and this Security Instrument reinstated provided that the condition which resulted in the Deferral Period ceasing is corrected within thirty (30) days. A Lender may require the Eligible Non-Borrowing Spouse to pay for foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding, such costs may not be added to the Principal Balance. Upon reinstatement by an Eligible Non-Borrowing Spouse, the Deferral Period and this Security Instrument and the obligations that it secures shall remain in effect as if the Deferral Period had not ceased and the Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement of either the Deferral Period or this Security instrument within the past two (2) years immediately preceding the current notification to the Eligible Non-Borrowing Spouse that the mortgage is due and payable, (ii) reinstatement of either the Deferral Period or this Security Instrument will preclude foreclosure in the future, or (iii) reinstatement of either the Deferral Period or Security Instrument will adversely affect the priority of the Security Instrument.

14. Lien Status.

- (a) **Modification.** Borrower agrees to extend this Security Instrument in accordance with this Paragraph 14(a). If Lender determines that the original lien status of the Security Instrument is jeopardized under state law (including but not limited to situations where the amount secured by the Security Instrument equals or exceeds the maximum principal amount stated or the maximum period under which loan advances retain the same lien priority initially granted to loan advances has expired) and state law permits the original lien status to be maintained for future loan advances through the execution and recordation of one or more documents, then Lender shall obtain title evidence at Borrower's expense. If the title evidence indicates that the Property is not encumbered by any liens (except this Security Instrument, the Second Security Instrument described in Paragraph 15(a), and any subordinate liens that the Lender determines will also be subordinate to any future loan advances), Lender shall request the Borrower to execute any documents necessary to protect the lien status of future loan advances. Borrower agrees to execute such documents. If state law does not permit the original lien status to be extended to future loan advances, Borrower will be deemed to have failed to have performed an obligation under this Security Instrument.
- (b) **Tax Deferral Programs.** Borrower shall not participate in a real estate tax deferral program, if any liens created by the tax deferral are not subordinate to this Security Instrument.
- (c) **Prior Liens.** Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to all amounts secured by this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one more of the actions set forth above within ten (10) days of the giving of notice.



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15. Relationship to Second Security Instrument.

(a) **Second Security Instrument.** In order to secure payments which the Secretary may make to or on behalf of Borrower pursuant to Section 255(i)(1)(A) of the National Housing Act and the Loan Agreement, the Secretary has required Borrower to execute a Second Note and a Second Security Instrument on the Property.

(b) **Relationship of First and Second Security Instruments.** Payments made by the Secretary shall not be included in the debt under the Note unless

(i) This Security Instrument is assigned to the Secretary; or

(ii) The Secretary accepts reimbursement by the Lender for all payments made by the Secretary.

If the circumstances described in (i) or (ii) occur, then all payments by the Secretary, including interest on the payments, but excluding late charges paid by the Secretary, shall be included in the debt under the Note.

(c) **Effect on Borrower.** Where there is no assignment or reimbursement as described in (b)(i) or (ii) and the Secretary makes payments to Borrower, then Borrower shall not:

(i) Be required to pay amounts owed under the Note, or pay any rents and revenues of the Property under Paragraph 23 to Lender or a receiver of the Property, until the Secretary has required payment in full of all outstanding principal and accrued interest under the Second Note; or

(ii) Be obligated to pay interest or shared appreciation under the Note at any time, whether accrued before or after the payments by the Secretary, and whether or not accrued interest has been included in the Principal Balance under the Note.

(d) **No Duty of the Secretary.** The Secretary has no duty to Lender to enforce covenants of the Second Security Instrument or to take actions to preserve the value of the Property, even though Lender may be unable to collect amounts owed under the Note because of restrictions in this Paragraph 15.

16. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

17. Successors and Assigns Bound; Joint and Several Liability. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender. Borrower may not assign any rights or obligations under this Security Instrument or under the Note, except to a trust that meets the requirements of the Secretary. Borrower's covenants and agreements shall be joint and several.

Notwithstanding anything to the contrary herein, upon the death of the last surviving Borrower, the Borrower's successors and assigns will be bound to perform Borrower's obligations under this Security Instrument.

18. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The



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notice shall be directed to the Property Address or any other address all Borrowers jointly designate. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice to a Non-Borrowing Spouse provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this Paragraph 18.

19. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
20. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and this Security Instrument.
21. **Third-Party Beneficiary.** Except as set forth in Paragraph 10(a)(ii) and only for an Eligible Non-Borrowing Spouse, this Deed of Trust does not and is not intended to confer any rights or remedies upon any person other than the parties. Borrower agrees that it is not a third-party beneficiary to the Contract of Insurance between HUD and Lender.
22. **Capitalized Terms.** Capitalized terms not defined in this Security Instrument shall have the meanings ascribed to them in the Loan Agreement.

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

23. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by this Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Paragraph 23.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by this Security Instrument is paid in full.

24. **Foreclosure Procedure.** If Lender requires immediate payment in full under Paragraph 10,



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Lender may invoke the power of sale and any other remedies provided in this Paragraph 24, including, but not limited to, reasonable attorney's fees and costs of title evidence.

Lender may bring suit in any court of competent jurisdiction to foreclose the lien of this Security Instrument judicially and/or obtain judgment on the Note which it secures. Any election by Lender to invoke the power of sale provisions of this Paragraph 24 shall not be considered a final and binding election of remedies that would preclude such a judicial foreclosure, until conclusion of the sale of the Property by the Trustee as described in this Paragraph 24.

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

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

25. **Lien Priority.** The full amount secured by this Security Instrument shall have the same priority over any other liens on the Property as if the full amount had been disbursed on the date the initial disbursement was made, regardless of the actual date of any disbursement. The amount secured by this Security Instrument shall include all direct payments by Lender to Borrower and all other loan advances permitted by this Security Instrument for any purpose. This lien priority shall apply notwithstanding any State constitution, law or regulation, except that this lien priority shall not affect the priority of any liens for unpaid State or local governmental unit special assessments or taxes.

If Lender invokes the power of sale, Lender shall give notice of sale to Borrower in the manner provided in Paragraph 18. Lender shall publish and post the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

26. **Adjustable Rate Feature.** Under the Note, the initial stated interest rate of 2.610% which accrues on the Principal Balance ("Initial Interest Rate") is subject to change, as described below. When the interest rate changes, the new adjusted interest rate will be applied to the total outstanding Principal Balance. Each adjustment to the interest rate will be based upon the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by



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the Federal Reserve Board in Statistical Release H.15 (519) ("Index") plus a margin. If the Index is no longer available, Lender will use as a new Index any Index prescribed by the Secretary. Lender will give Borrower notice of the new Index.

Lender will perform the calculations described below to determine the new adjusted interest rate. The interest rate may change on the first day of **February, 2021**, and on [] that day of each succeeding year [X] the first day of each succeeding month ("Change Date") until the loan is paid in full.

The value of the Index will be determined, using the most recent Index figure available thirty (30) days before the Change Date ("Current Index"). Before each Change Date, the new interest rate will be calculated by adding a margin to the Current Index. The sum of the margin plus the Current Index will be called the ("Calculated Interest Rate") for each Change Date. The Calculated Interest Rate will be compared to the interest rate in effect immediately prior to the current Change Date ("the Existing Interest Rate").

[] **Annually Adjusting Variable Rate Feature** The Calculated Interest Rate cannot be more than 2.0% higher or lower than the Existing Interest Rate, nor can it be more than 5.0% higher or lower than the Initial Interest Rate.

[X] **Monthly Adjusting Variable Rate Feature** The Calculated Interest Rate will never increase above **TWELVE AND 610/1000 Percent (12.610 %)**

The Calculated Interest Rate will be adjusted if necessary to comply with these rate limitation(s) and will be in effect until the next Change Date. At any Change Date, if the Calculated Interest Rate equals the Existing Interest Rate, the interest rate will not change.

27. **Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.
28. **Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.
29. **Request for Notices.** Borrower requests that copies of the notices of default and sale be sent to Borrower's address which is the Property Address.
30. **Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.
31. **Obligatory Loan Advances.** Lender's responsibility to make Loan Advances as defined in and under the terms of the Loan Agreement, including such Loan Advances of principal to Borrower as well as such Loan Advances of interest, Mortgage Insurance Premiums as defined in the Loan



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California Deed of Trust HECM ADJUSTABLE RATE - MERS

Agreement, servicing fees, and other charges shall be obligatory.

32. **Nominee Capacity of MERS.** MERS serves as beneficiary of record and secured party solely as nominee, in an administrative capacity, for Lender and its successors and assigns and holds legal title to the interests granted, assigned, and transferred herein. All payments or deposits with respect to the Secured Obligations shall be made to Lender, all advances under the Loan Documents shall be made by Lender, and all consents, approvals, or other determinations required or permitted of Mortgagee herein shall be made by Lender. MERS shall at all times comply with the instructions of Lender and its successors and assigns. If necessary to comply with law or custom, MERS (for the benefit of Lender and its successors and assigns) may be directed by Lender to exercise any or all of those interests, including without limitation, the right to foreclose and sell the Property, and take any action required of Lender, including without limitation, a release, discharge or reconveyance of this Mortgage. Subject to the foregoing, all references herein to "Beneficiary" shall include Lender and its successors and assigns.
33. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es).]

- ☐ Condominium Rider
☐ Shared Appreciation Rider

- ☐ Planned Unit Development Rider
☐ Other [Specify]

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

E Glikina (Seal)
Borrower - Evgenia Glikina,
Trustee of the Evgenia Glikina
Living Trust under trust instrument
dated February 13, 2008

E Glikina (Seal)
Evgenia Glikina is joining in the
execution of this Security Instrument
solely for the purpose of consenting
to the encumbrance of, and to waive
any rights of ownership in, the
described Property



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California Deed of Trust HECM ADJUSTABLE RATE - MERS

Space Below This Line for Acknowledgment

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Los Angeles

On 12/03/2020 before me, Mary R. Rodriguez, Notary Public
(herein insert name and title of officer), personally appeared

Evgenia Glikina

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

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

WITNESS my hand and official seal.

Signature _____ (Seal)



NOTARY MUST PRINT OR TYPE

This must be printed or typed in a manner that is photographically reproducible (GC27201.5)

Name of the notary: Mary R. Rodriguez

County of notary's principal place of business: San Bernardino

Notary's phone number: (951) 801-8902

Notary's registration number: 2245183

Commission expiration date: June 3, 2022

Origination Company: **LendUS, LLC**

NMLSR ID: 1938

Originator: **Leslie Heid**

NMLSR ID: 1252398

Lender: **Finance of America Reverse LLC**

NMLSR ID: 2285



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California Deed of Trust HECM ADJUSTABLE RATE - MERS

EXHIBIT "A"

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 144 OF TRACT NO. 8126, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 115, PAGE 38 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

ASSESSOR'S PARCEL NUMBER: 2245-020-026

EXHIBIT B

ASSIGNED INSPECTOR: **TOMMY HILL**

Date: **February 11, 2025**

JOB ADDRESS: **14210 WEST EMELITA STREET, LOS ANGELES, CA**

ASSESSOR PARCEL NO. (APN): **2245-020-026**

Last Full Title: **04/23/2024**

Last Update to Title:

.....

LIST OF OWNERS AND INTERESTED PARTIES

- 1) EVGENIA GLIKINA, TRUSTEE OF
THE EVGENIA GLIKINA LIVING TRUST
14210 EMELITA STREET
VAN NUYS, CA 91401-4208

CAPACITY: OWNER

- 2) FINANCE OF AMERICA REVERSE, LLC
8023 EAST 63RD PLACE, SUITE 700
TULSA, OK 74133

CAPACITY: INTERESTED PARTY

Property Detail Report

For Property Located At :

14210 EMELITA ST, VAN NUYS, CA 91401-4208

RealQuest

Owner Information

Owner Name: **GLIKINA EVGENIA**
 Mailing Address: **14210 EMELITA ST, VAN NUYS CA 91401-4208 C015**
 Vesting Codes: **// TR**

Location Information

| | | | |
|-----------------------|-----------------------------|-----------------------|--------------|
| Legal Description: | TRACT # 8126 LOT 144 | APN: | 2245-020-026 |
| County: | LOS ANGELES, CA | Alternate APN: | |
| Census Tract / Block: | 1286.01 / 1 | Subdivision: | 8126 |
| Township-Range-Sect: | | Map Reference: | 15-E6 / |
| Legal Book/Page: | 115-38 | Tract #: | 8126 |
| Legal Lot: | 144 | School District: | LOS ANGELES |
| Legal Block: | | School District Name: | LOS ANGELES |
| Market Area: | SO | Munic/Township: | LOS ANGELES |
| Neighbor Code: | | | |

Owner Transfer Information

| | | | |
|----------------------|-------------------------|---------------------|------------|
| Recording/Sale Date: | 12/14/2020 / 08/11/2020 | Deed Type: | GRANT DEED |
| Sale Price: | | 1st Mtg Document #: | 1646731 |
| Document #: | 1646728 | | |

Last Market Sale Information

| | | | |
|----------------------|-------------------------|-------------------------|---|
| Recording/Sale Date: | 03/03/1998 / 03/02/1998 | 1st Mtg Amount/Type: | / |
| Sale Price: | | 1st Mtg Int. Rate/Type: | / |
| Sale Type: | | 1st Mtg Document #: | |
| Document #: | 342002 | 2nd Mtg Amount/Type: | / |
| Deed Type: | QUIT CLAIM DEED | 2nd Mtg Int. Rate/Type: | / |
| Transfer Document #: | | Price Per SqFt: | |
| New Construction: | | Multi/Split Sale: | |
| Title Company: | | | |
| Lender: | | | |
| Seller Name: | BRUCE RAY;JAMES R | | |

Prior Sale Information

| | | | |
|----------------------|-------------------------|--------------------------|---|
| Prior Rec/Sale Date: | 01/13/1998 / 01/05/1998 | Prior Lender: | |
| Prior Sale Price: | | Prior 1st Mtg Amt/Type: | / |
| Prior Doc Number: | 58085 | Prior 1st Mtg Rate/Type: | / |
| Prior Deed Type: | QUIT CLAIM DEED | | |

Property Characteristics

| | | | | | |
|-------------------|-------------|--------------------|---------------------|----------------|--------------|
| Gross Area: | | Parking Type: | PARKING AVAIL | Construction: | |
| Living Area: | 2,314 | Garage Area: | | Heat Type: | HEATED |
| Tot Adj Area: | | Garage Capacity: | | Exterior wall: | STUCCO |
| Above Grade: | | Parking Spaces: | 2 | Porch Type: | |
| Total Rooms: | 6 | Basement Area: | | Patio Type: | |
| Bedrooms: | 3 | Finish Bsmnt Area: | | Pool: | |
| Bath(F/H): | 3 / | Basement Type: | | Air Cond: | |
| Year Built / Eff: | 1939 / 1970 | Roof Type: | | Style: | CONVENTIONAL |
| Fireplace: | / | Foundation: | RAISED | Quality: | |
| # of Stories: | 1 | Roof Material: | COMPOSITION SHINGLE | Condition: | |

Other Improvements: FENCE

Site Information

| | | | | | |
|-----------------|-------|------------------|----------|-------------|----------------------------|
| Zoning: | LAR1 | Acres: | 0.20 | County Use: | SINGLE FAMILY RESID (0100) |
| Lot Area: | 8,908 | Lot Width/Depth: | 66 x 135 | State Use: | |
| Land Use: | SFR | Res/Comm Units: | 1 / | Water Type: | |
| Site Influence: | | | | Sewer Type: | TYPE UNKNOWN |

Tax Information

| | | | | | |
|----------------------|-----------|----------------|------|----------------|-------------|
| Total Value: | \$702,378 | Assessed Year: | 2023 | Property Tax: | \$10,877.36 |
| Land Value: | \$375,370 | Improved %: | 47% | Tax Area: | 13 |
| Improvement Value: | \$327,008 | Tax Year: | 2023 | Tax Exemption: | HOMEOWNER |
| Total Taxable Value: | \$695,378 | | | | |

Comparable Sales Report

For Property Located At

**14210 EMELITA ST, VAN NUYS, CA 91401-4208****2 Comparable(s) Selected.**

Report Date: 05/15/2024

Summary Statistics:

| | Subject | Low | High | Average |
|-----------------------|-----------|-------------|-------------|-------------|
| Sale Price | \$0 | \$1,405,000 | \$1,570,000 | \$1,487,500 |
| Bldg/Living Area | 2,314 | 2,068 | 2,220 | 2,144 |
| Price/Sqft | \$0.00 | \$632.88 | \$759.19 | \$696.04 |
| Year Built | 1939 | 1948 | 1952 | 1950 |
| Lot Area | 8,908 | 6,753 | 6,754 | 6,754 |
| Bedrooms | 3 | 3 | 4 | 4 |
| Bathrooms/Restrooms | 3 | 4 | 4 | 4 |
| Stories | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Value | \$702,378 | \$777,643 | \$828,525 | \$803,084 |
| Distance From Subject | 0.00 | 0.14 | 0.42 | 0.28 |

* = user supplied for search only

Comp #: 1

Distance From Subject: 0.14 (miles)

Address: **14127 CALIFA ST, VAN NUYS, CA 91401-3605**Owner Name: **YOUNG JORDAN P/STRODE JESSICA E**Seller Name: **MAGARICI STEFANIE C**APN: **2245-030-017**County: **LOS ANGELES, CA**Subdivision: **8126**Rec Date: **02/27/2024**Sale Date: **01/29/2024**Sale Price: **\$1,570,000**Sale Type: **FULL**Document #: **125875**1st Mtg Amt: **\$1,256,000**Total Value: **\$777,643**Land Use: **SFR**Map Reference: **15-E6 /**Census Tract: **1286.01**Zoning: **LAR1**Prior Rec Date: **05/05/2023**Prior Sale Date: **04/19/2023**Prior Sale Price: **\$1,415,500**Prior Sale Type: **FULL**Acres: **0.15**Lot Area: **6,753**# of Stories: **1**Park Area/Cap#: **/**Living Area: **2,068**Total Rooms: **4**Bedrooms: **3**Bath(F/H): **4 /**Yr Built/Eff: **1948 / 1983**Air Cond: **CENTRAL**Style: **CONVENTIONAL**Fireplace: **/**Pool: **POOL**Roof Mat: **ROLL**Composition: **COMPOSITION**Parking: **PARKING AVAIL**

| | | | |
|--------------|--|------------------------------------|-----------------|
| Comp #: | 2 | Distance From Subject:0.42 (miles) | |
| Address: | 5810 RANCHITO AVE, VAN NUYS, CA 91401-4345 | | |
| Owner Name: | SAFAR GEORGE I/SAFAR HWIDA T | | |
| Seller Name: | FRAGELUS EMMANUEL | | |
| APN: | 2246-012-010 | Map Reference: | 15-E6 / |
| County: | LOS ANGELES, CA | Census Tract: | 1286.02 |
| Subdivision: | 15868 | Zoning: | LAR1 |
| Rec Date: | 01/03/2024 | Prior Rec Date: | 09/12/2016 |
| Sale Date: | 12/08/2023 | Prior Sale Date: | 08/12/2016 |
| Sale Price: | \$1,405,000 | Prior Sale Price: | \$719,000 |
| Sale Type: | FULL | Prior Sale Type: | FULL |
| Document #: | 4155 | Acres: | 0.16 |
| 1st Mtg Amt: | \$1,124,000 | Lot Area: | 6,754 |
| Total Value: | \$828,525 | # of Stories: | 1 |
| Land Use: | SFR | Park Area/Cap#: | / |
| | | Living Area: | 2,220 |
| | | Total Rooms: | 6 |
| | | Bedrooms: | 4 |
| | | Bath(F/H): | 4 / |
| | | Yr Built/Eff: | 1952 / 1956 |
| | | Air Cond: | CENTRAL |
| | | Style: | CONVENTIONAL |
| | | Fireplace: | Y / 1 |
| | | Pool: | |
| | | Roof Mat: | WOOD SHAKE |
| | | Parking: | ATTACHED GARAGE |

EXHIBIT D

ASSIGNED INSPECTOR: **TOMMY HILL**

Date: February 11, 2025

JOB ADDRESS: **14210 WEST EMELITA STREET, LOS ANGELES, CA**

ASSESSOR PARCEL NO. (APN): **2245-020-026**

CASE NO.: **929091**

ORDER NO.: **A-5610610**

EFFECTIVE DATE OF ORDER TO COMPLY: **November 2, 2021**

COMPLIANCE EXPECTED DATE: **December 2, 2021**

DATE COMPLIANCE OBTAINED: **No Compliance to date**

.....

LIST OF IDENTIFIED CODE VIOLATIONS **(ORDER TO COMPLY)**

VIOLATIONS:

SEE ATTACHED ORDER # A-5610610

1060421202331549361

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

VAN AMBATIOLOS
PRESIDENT

JAVIER NUNEZ
VICE-PRESIDENT

JOSELYN GEAGA-ROSENTHAL
GEORGE HOVAGUIMIAN
ELVIN W MOON

CITY OF LOS ANGELES
CALIFORNIA



ERIC GARCETTI
MAYOR

DEPARTMENT OF
BUILDING AND SAFETY
201 NORTH FIGUEROA STREET
LOS ANGELES, CA 90012

OSAMA YOUNAN, P.E.
GENERAL MANAGER
SUPERINTENDENT OF BUILDING

JOHN WEIGHT
EXECUTIVE OFFICER

ORDER TO COMPLY AND NOTICE OF FEE

GLIKINA, EVGENIA TR EVGENIA GLIKINA TRUST AND
14210 EMELITA ST
VAN NUYS, CA 91401

CASE #: 929091

ORDER #: A-5610610

EFFECTIVE DATE: November 02, 2021

COMPLIANCE DATE: December 02, 2021

OWNER OF

SITE ADDRESS: 14210 W EMELITA ST

ASSESSORS PARCEL NO.: 2245-020-026

ZONE: R1; One-Family Zone

An inspection has revealed that the property (Site Address) listed above is in violation of the Los Angeles Municipal Code (L.A.M.C.) sections listed below. You are hereby ordered to correct the violation(s) and contact the inspector listed in the signature block at the end of this document for a compliance inspection by the compliance date listed above.

FURTHER, THE CODE VIOLATION INSPECTION FEE (C.V.I.F.) OF \$ 356.16 (\$336 fee plus a six percent Systems Development Surcharge of \$20.16) **WILL BE BILLED TO THE PROPERTY OWNER.** The invoice/notice will be sent to the owner as it appears on the last equalized assessment roll. Section 98.0421 L.A.M.C.

NOTE: FAILURE TO PAY THE C.V.I.F. WITHIN 30 DAYS OF THE INVOICE DATE OF THE BILL NOTED ABOVE WILL RESULT IN A LATE CHARGE OF TWO (2) TIMES THE C.V.I.F. PLUS A 50 PERCENT COLLECTION FEE FOR A TOTAL OF \$1,176.00. Any person who fails to pay the fee, late charge and collection fee, shall also pay interest. Interest shall be calculated at the rate of one percent per month.

The inspection has revealed that the property is in violation of the Los Angeles Municipal Code as follows:

VIOLATION(S):

1. A permit & inspection are required for the work performed.

You are therefore ordered to: Obtain all required plans, permits & inspections for converting the recreation room into a accessory dwelling unit.

Code Section(s) in Violation: 91.5R106.1.1, 91.5R103.1, 12.21A.1(a) of the L.A.M.C.

Location: Recreation Room

Comments: The recreation room has been converted to an accessory dwelling unit with a shower, bedroom & kitchen with no plans, permits & inspections. Restore back to recreation room OR obtain all required plans, permits & inspections.

2. Rubbish, garbage, trash and debris on the premises.

You are therefore ordered to: 1) Remove the rubbish, garbage, trash and debris from the premises.
2) Maintain the premises in a clean and sanitary condition.

Code Section(s) in Violation: 91.8104, 91.8104.2, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.



CODE ENFORCEMENT BUREAU
For routine City business and non-emergency services: Call 3-1-1
www.ladbs.org

1060421202331549361

Location: Exterior

Comments: There is food waste, trash, bottles, etc, all around the property.

NON-COMPLIANCE FEE WARNING:

YOU ARE IN VIOLATION OF THE L.A.M.C. IT IS YOUR RESPONSIBILITY TO CORRECT THE VIOLATION(S) AND CONTACT THE INSPECTOR LISTED BELOW TO ARRANGE FOR A COMPLIANCE INSPECTION BEFORE THE NON-COMPLIANCE FEE IS IMPOSED. Failure to correct the violations and arrange for the compliance inspection within 15 days from the Compliance Date, will result in imposition of the fee noted below.

In addition to the C.V.I.F. noted above, a proposed noncompliance fee in the amount of **\$660.00** may be imposed for failure to comply with the order within 15 days after the compliance date specified in the order or unless an appeal or request for slight modification is filed within 15 days of the compliance date.

If an appeal or request for slight modification is not filed within 15 days of the compliance date or extensions granted therefrom, the determination of the department to impose and collect a non-compliance fee shall be final. Section 98.0411 L.A.M.C.

NOTE: FAILURE TO PAY THE NON-COMPLIANCE FEE WITHIN 30 DAYS AFTER THE DATE OF MAILING THE INVOICE, MAY RESULT IN A LATE CHARGE OF TWO (2) TIMES THE NON-COMPLIANCE FEE PLUS A 50 PERCENT COLLECTION FEE FOR A TOTAL OF **\$2,310.00**.

Any person who fails to pay the non-compliance fee, late charge and collection fee shall also pay interest. Interest shall be calculated at the rate of one percent per month.

PENALTY WARNING:

Any person who violates or causes or permits another person to violate any provision of the Los Angeles Municipal Code (L.A.M.C.) is guilty of a misdemeanor which is punishable by a fine of not more than \$1000.00 and/or six (6) months imprisonment for each violation. Section 11.00 (m) L.A.M.C.

APPEAL PROCEDURES:

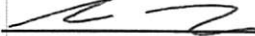
There is an appeal procedure established in this city whereby the Department of Building and Safety and the Board of Building and Safety Commissioners have the authority to hear and determine err or abuse of discretion, or requests for slight modification of the requirements contained in this order when appropriate fees have been paid. Section 98.0403.1 and 98.0403.2 L.A.M.C.

Any questions regarding invoices or how to pay fees should be directed to financial services at (213) 482-6890.

Any questions regarding the order to comply and compliance matters contact the inspector noted below at (213)263-6884.

Office hours are 7:00 a.m. to 3:30 p.m. Monday through Thursday.

Inspector:



Date: October 26, 2021

GORDON ZUBER
221 N. FIGUEROA ST. SUITE 1100
LOS ANGELES, CA 90012
(213)263-6884

Gordon.Zuber@lacity.org



REVIEWED BY

The undersigned mailed this notice
by regular mail, postage prepaid,
to the addressee on this day.

OCT 27 2021

To the address as shown on the
last qualified assessment roll
issued by PC

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.



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