

CITY OF LOS ANGELES

CALIFORNIA

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

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



JAVIER NUNEZ
PRESIDENT

JACOB STEVENS
VICE PRESIDENT

CORISSA HERNANDEZ
MOISES ROSALES
NANCY YAP

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

JOHN WEIGHT
EXECUTIVE OFFICER

January 8, 2024

Council District: # 14

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

JOB ADDRESS: 2716 NORTH CHADWICK CIRCLE, LOS ANGELES, CA
ASSESSORS PARCEL NO. (APN): 5217-003-009
Re: Invoice #802253-0, 807112-5

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: **2716 North Chadwick Circle, Los Angeles, CA**, ("Property"). A copy of the title report which includes a full legal description of the property is attached as Exhibit A.

Following the Department's investigation an order or orders to comply were issued to the property owner and all interested parties. Pursuant to Section 98.0411(a) the order warned that "a proposed noncompliance fee 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 slight modification is filed within 15 days after the compliance date." The owners failed to comply within the time prescribed by ordinance.

In addition, pursuant to Section 98.0421, the property owner was issued an order November 28, 2019 to pay a code violation inspection fee after violations were identified and verified upon inspection. The non-compliance and code violation inspection fees imposed by the Department are as follows:

<u>Description</u>	<u>Amount</u>
Non-Compliance Code Enforcement fee	660.00
Late Charge/Collection fee (250%)	1,650.00
Code Violation Investigation fee	336.00
System Development Surcharge late fee	50.40
Late Charge/Collection fee (250%)	840.00
System Development Surcharge	20.16
Title Report fee	30.00
Grand Total	\$ 3,586.56

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 **\$3,586.56** 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 **\$3,586.56** 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

Ana Mae Yutan
Ana Mae Yutan
Chief, LADBS Resource Management Bureau

ATTEST: HOLLY WOLCOTT, CITY CLERK

Lien confirmed by
City Council on:

BY: _____
DEPUTY



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

Property Title Report

Work Order No. T17175
Dated as of: 08/26/2022

Prepared for: City of Los Angeles

SCHEDULE A
(Reported Property Information)

APN #: 5217-003-009

Property Address: 2716 N CHADWICK CIR ***City: Los Angeles*** ***County: Los Angeles***

VESTING INFORMATION

Type of Document: GRANT DEED
Grantee : SALVADOR VELASCO AND EDNA GONZALEZ
Grantor : R & R REAL ESTATE DEVELOPMENT CORPORATION
Deed Date : 11/13/1996 ***Recorded : 12/13/1996***
Instr No. : 96-2019570

MAILING ADDRESS: SALVADOR VELASCO AND EDNA GONZALEZ
2716 CHADWICK CIR, LOS ANGELES, CA 90032

SCHEDULE B

LEGAL DESCRIPTION

Lot Number: 208,209 Tract No: 7477 Brief Description: TRACT # 7477 LOTS 208 AND LOT 209

MORTGAGES/LIENS

Type of Document: REVOLVING CREDIT DEED OF TRUST
Recording Date: 05/19/2008 ***Document #: 08-0883891***
Loan Amount: \$200,000
Lender Name: FIRST ENTERTAINMENT CREDIT UNION
Borrowers Name: SALVADOR VELASCO AND EDNA GONZALEZ

MAILING ADDRESS: FIRST ENTERTAINMENT CREDIT UNION
6735 FOREST LAWN DRIVE STE 218 HOLLYWOOD, CA 90068

96-2019570

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Salvador Velasco
2716 Chadwick Circle
Los Angeles, California 90032

RECORDED/FILED IN OFFICIAL RECORDS
RECORDER'S OFFICE
LOS ANGELES COUNTY
CALIFORNIA
4:01 PM DEC 13 1996

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Assessor's Parcel No. 5217-3-9

GRANT DEED

FEE
\$7
F

The undersigned grantor(s) declare(s):
Documentary transfer tax is County Tax \$148.50 City Tax 607.50
(x) computed on full value of the interest of property conveyed, or
() computed on the full value less the value of liens or encumbrances
remaining thereon at the time of sale.
(X) City of: Los Angeles, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
R & R Real Estate Development Corporation, A CALIFORNIA CORPORATION
hereby **GRANTS(S) TO**
Salvador Velasco, a single man, and Edna Gonzalez, a single woman, as joint tenants
the following described real property in the City of Los Angeles,
County of Los Angeles, State of California:

LOT 208 AND 209 OF TRACT NO. 7477, IN THE CITY OF LOS ANGELES, AS PER MAP RECORDED IN
BOOK 82, PAGE 30 AND 31 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES
COUNTY, STATE OF CALIFORNIA.

Dated: NOVEMBER 13, 1996

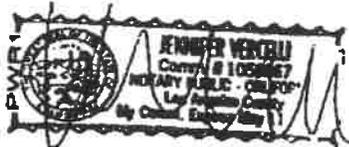
STATE OF CALIFORNIA,

COUNTY OF Los Angeles) SS By

On 11/19/96 before me Jennifer Vercelli

a Notary Public in and for said state,
personally appeared Laurence Roth

R & R REAL ESTATE DEVELOPMENT CORPORATION
LAURENCE ROTH PRESIDENT



personally known to me (or 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.

WITNESS my hand and official seal
Signature [Handwritten Signature]

Title Order No. 9527978-4

(This area for official notarial seal)
Escrow or Loan No. 964752-MR

MAIL TAX STATEMENTS TO PARTY SHOWN BELOW; IF NO PARTY SHOWN, MAIL AS DIRECTED ABOVE.

This page is part of your document - DO NOT DISCARD



20080883891

Pages:
008



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

Fee: 32.00

Tax: 0.00

Other: 0.00

Total: 32.00

05/19/08 AT 08:00AM

Title Company

TITLE(S) :



L E A D S H E E T

Assessor's Identification Number (AIN)

To be completed by Examiner OR Title Company in black ink.

Number of AIN's Shown

- -

Stewart Title Co.

2

RECORDING REQUESTED BY
STEWART TITLE

05/18/08



20080883891

WHEN RECORDED MAIL TO

First Entertainment Credit Union
6735 Forest Lawn Drive, Suite 218
Hollywood, CA 90068

SPACE ABOVE THIS LINE FOR RECORDER'S USE

1

REVOLVING CREDIT DEED OF TRUST

THIS DEED OF TRUST CONTAINS A DUE-ON-SALE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT AGREEMENT WHICH PROVIDES FOR A REVOLVING LINE OF CREDIT AND MAY CONTAIN A VARIABLE RATE OF INTEREST.

THIS DEED OF TRUST is made on MAY 13, 2008 among the Trustor, SALVADOR VELASCO, A SINGLE MAN, AND EDNA GONZALEZ, A SINGLE WOMAN, AS JOINT TENANTS

(herein "Borrower"), T D SERVICE COMPANY, A CALIFORNIA CORPORATION
(herein "Trustee"), and the Beneficiary, FIRST ENTERTAINMENT CREDIT UNION
a corporation organized and existing under the laws of CALIFORNIA whose address is
6735 FOREST LAWN DRIVE, SUITE 218
HOLLYWOOD, CA 90068 (herein "Lender").

99808

IN CONSIDERATION of the indebtedness herein recited and the trust herein created;
TO SECURE to Lender:

- (1) The repayment of all indebtedness due and to become due under the terms and conditions of the LOANLINER® Home Equity Plan Credit Agreement and Truth-in-Lending Disclosures made by Borrower and dated the same day as this Deed of Trust, and all modifications, amendments, extensions and renewals thereof (herein "Credit Agreement") Lender has agreed to make advances to Borrower under the terms of the Credit Agreement, which advances will be of a revolving nature and may be made, repaid, and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by this Deed of Trust. The total outstanding principal balance owing at any one time under the Credit Agreement (not including finance charges thereon at a rate which may vary from time to time, and any other charges and collection costs which may be owing from time to time under the Credit Agreement) shall not exceed TWO HUNDRED THOUSAND DOLLARS (\$200,000.00). That sum is referred to herein as the Maximum Principal Balance and referred to in the Credit Agreement as the Credit Limit. The entire indebtedness under the Credit Agreement, if not sooner paid, is due and payable 25 years from the date of this Deed of Trust
- (2) The payment of all other sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at a rate which may vary as described in the Credit Agreement.
- (3) The performance of the covenants and agreements of Borrower herein contained;

BORROWER irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of LOS ANGELES, State of California
LOTS 208 AND 209 OF TRACT NO. 7477, IN THE CITY OF LOS ANGELES, AS PER MAP RECORDED IN BOOK 82, PAGE(S) 30 AND 31 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY, STATE OF CALIFORNIA.

APN: 5217-003-009

which has the address of 2716 CHADWICK CIRCLE

(Street)

LOS ANGELES, California 90032

(City)

(Zip Code)

(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property."

Complete if applicable

This Property is part of a condominium project known as N/A

N/A

This Property includes Borrower's unit and all Borrower's rights in the common elements of the condominium project

This Property is in a Planned Unit Development known as N/A

N/A

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, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Finance Charges and Other Charges.** Borrower shall promptly pay when due all amounts borrowed under the Credit Agreement, all finance charges and applicable other charges and collection costs as provided in the Credit Agreement

2. **Funds for Taxes and Insurance.** Subject to applicable law, Lender, at Lender's option, may require Borrower to pay to Lender on the day monthly payments of principal and finance charges are payable under the Credit Agreement, until all sums secured by this Deed of Trust are paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for any and all insurance required by Lender under paragraph 5, if applicable, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 22 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Credit Agreement and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, second, (in the order Lender chooses) to any finance charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement

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4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Except to the extent that any such charges or impositions are to be paid to Lender under paragraph 2, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all amounts due under this paragraph have been paid when due.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Deed of Trust, either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender pursuant to this paragraph 5 shall become additional indebtedness of Borrower secured by this Deed of Trust. These amounts shall bear interest in accordance with the rate in the Credit Agreement from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the Lender up to the amount of the outstanding balance of the indebtedness. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the Lender up to the amount of the outstanding balance of the indebtedness.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or applicable law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Paragraph 3.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under paragraph 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Credit Agreement or this Deed of Trust, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Credit Agreement or this Deed of Trust, whether or not then due.

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6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and the constituent documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. Any amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Deed of Trust. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such lienor.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, to the extent of any indebtedness under the Credit Agreement, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Credit Agreement, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable under the Credit Agreement or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations or amendments with regard to the terms of this Deed of Trust or the Credit Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by First class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Deed of Trust shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Credit Agreement which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Credit Agreement are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Prior Mortgage or Deed of Trust; Modification; Future Advance.** Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Deed of Trust by which that security agreement is modified, amended, extended, or renewed, without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without the prior written consent of Lender.

15. **Borrower's Copy.** Borrower shall be furnished a copy of the Credit Agreement and a conformed copy of this Deed of Trust at the time of execution or after recordation hereof.

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16. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

17. **Waiver of Homestead Exemption.** To the extent permitted by law, Borrower hereby waives the benefit of the homestead exemption as to all sums secured by this Deed of Trust.

18. **Waiver of Statutes of Limitation.** Borrower hereby waives, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Deed of Trust

19. **Merger.** There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

20. **Notice of Transfer of the Property, Advances after Transfer.** Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer

Even if Borrower transfers the Property, Borrower will continue to be obligated under the Credit Agreement and this Deed of Trust unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

21. **Transfer of the Property.** Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 22 hereof.

22. **Default; Termination and Acceleration; Remedies.** Each of the following events shall constitute an event of default ("event of default") under this Deed of Trust: (1) Borrower commits fraud or makes a material misrepresentation in connection with this Deed of Trust or the Credit Agreement; (2) Borrower does not meet the repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Deed of Trust. If an event of default occurs, then prior to exercising any right or remedy provided for in this Deed of Trust and prior to acceleration, Lender shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the event of default is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 22, including, but not limited to, reasonable attorneys' fees.

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 and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender or Trustee shall mail copies of such notice in the manner prescribed by law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the lapse of such time as may be 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 such order as Trustee may determine. 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 Lender's designee may purchase the property at any sale.

Trustee shall deliver to the purchaser a Trustee's deed conveying the Property so sold 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 reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

23. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, due to Borrower's default, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to five days before sale of the Property pursuant to the power of sale contained in this Deed of Trust or at any time prior to entry of a judgment enforcing this Deed of

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Trust if. (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Credit Agreement had no acceleration occurred; (b) Borrower cures the event of default; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 22 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred

24. **Reconveyance.** This Deed of Trust secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. When Borrower (1) has paid all sums secured by this Deed of Trust and (2) has requested that the revolving line of credit be canceled, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and the Credit Agreement to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled thereto. To the extent permitted by law, Lender may charge Borrower a fee for such reconveyance and require Borrower to pay costs of recordation, if any.

25. **Substitute Trustee.** Lender, at Lender's 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 where the Property is recorded and the name and address of the successor trustee. The successor trustee shall, without conveyance of the Property, 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.

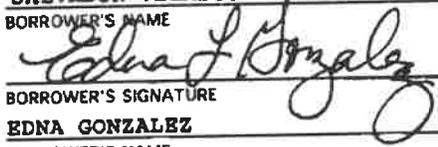
26. **Statement of Obligation.** Lender may collect a fee for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California

EACH BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND EACH BORROWER AGREES TO ITS TERMS.



BORROWER'S SIGNATURE (SEAL)

SALVADOR VELASCO
BORROWER'S NAME



BORROWER'S SIGNATURE (SEAL)

EDNA GONZALEZ
BORROWER'S NAME

BORROWER'S SIGNATURE (SEAL)

BORROWER'S NAME

BORROWER'S SIGNATURE (SEAL)

BORROWER'S NAME

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ACKNOWLEDGEMENT

State of California
County of Los Angeles }

On May 13, 2008 before me,

Perry Lee Muir, Notary Public
NAME, TITLE OF OFFICER, NOTARY PUBLIC

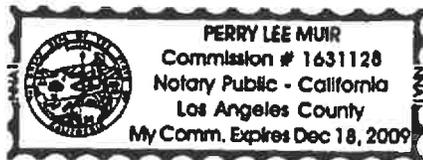
personally appeared _____
SALVADOR VELASCO
EDNA GONZALEZ

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)
Signature



**OPTIONAL SECTION
CAPACITY CLAIMED BY SIGNER**

Though statute does not require the notary to fill in the data below, doing so may prove invaluable to persons relying on the document

- INDIVIDUAL
- CORPORATE OFFICER(S)

TITLE

- PARTNER(S) LIMITED

- GENERAL
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER _____

SIGNER IS REPRESENTING
NAME OF PERSON(S) OR ENTITY(IES)

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto

Dated: _____

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EXHIBIT B

ASSIGNED INSPECTOR: **LUIS ESCOTO**

Date: **January 8, 2024**

JOB ADDRESS: **2716 NORTH CHADWICK CIRCLE, LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **5217-003-009**

Last Full Title: **08/26/2022**

Last Update to Title:

.....

LIST OF OWNERS AND INTERESTED PARTIES

- 1) SALVADOR VELASCO AND EDNA GONZALEZ
2716 CHADWICK CIR,
LOS ANGELES, CA 90032 **CAPACITY: OWNERS**

- 2) FIRST ENTERTAINMENT CREDIT UNION
6735 FOREST LAWN DRIVE STE 218
HOLLYWOOD, CA 90068 CAPACITY: INTERESTED PARTY

Property Detail Report

For Property Located At :
2716 CHADWICK CIR, LOS ANGELES, CA 90032-2726



RealQuest

Owner Information

Owner Name: **VELASCO SALVADOR/GONZALEZ EDNA**
 Mailing Address: **2716 CHADWICK CIR, LOS ANGELES CA 90032-2726 C025**
 Vesting Codes: **SM / A /**

Location Information

Legal Description: **TRACT # 7477 LOTS 208 AND LOT 209**
 County: **LOS ANGELES, CA** APN: **5217-003-009**
 Census Tract / Block: **2015.04 / 1** Alternate APN:
 Township-Range-Sect: **Subdivision: 7477**
 Legal Book/Page: **82-30** Map Reference: **36-D5 /**
 Legal Lot: **209** Tract #: **7477**
 Legal Block: **School District: LOS ANGELES**
 Market Area: **621** School District Name: **LOS ANGELES**
 Neighbor Code: **Munic/Township: LOS ANGELES**

Owner Transfer Information

Recording/Sale Date: **/** Deed Type:
 Sale Price: **1st Mtg Document #:**
 Document #:

Last Market Sale Information

Recording/Sale Date: **12/13/1996 /** 1st Mtg Amount/Type: **\$133,500 / CONV**
 Sale Price: **\$135,000** 1st Mtg Int. Rate/Type: **/ ADJ**
 Sale Type: **FULL** 1st Mtg Document #: **/**
 Document #: **2019570** 2nd Mtg Amount/Type: **/**
 Deed Type: **GRANT DEED** 2nd Mtg Int. Rate/Type: **/**
 Transfer Document #: **Price Per SqFt: \$68.67**
 New Construction: **Y** Multi/Split Sale:
 Title Company:
 Lender: **MILESTONE MTG CORP**
 Seller Name: **R & R REAL ESTATE DEV CORP**

Prior Sale Information

Prior Rec/Sale Date: **03/24/1995 /** Prior Lender:
 Prior Sale Price: **\$162,691** Prior 1st Mtg Amt/Type: **/**
 Prior Doc Number: **428516** Prior 1st Mtg Rate/Type: **/**
 Prior Deed Type: **TRUSTEE DEED**

Property Characteristics

Gross Area: Parking Type: **PARKING AVAIL** Construction:
 Living Area: **1,966** Garage Area: Heat Type: **HEATED**
 Tot Adj Area: Garage Capacity: Exterior wall: **STUCCO**
 Above Grade: Parking Spaces: **2** Porch Type:
 Total Rooms: **4** Basement Area: Patio Type: **COVERED PATIO**
 Bedrooms: **2** Finish Bsmnt Area: Pool:
 Bath(F/H): **3 /** Basement Type: Air Cond:
 Year Built / Eff: **1957 / 1960** Roof Type: Style: **CONVENTIONAL**
 Fireplace: **Y / 1** Foundation: **RAISED** Quality:
 # of Stories: **1** Roof Material: **WOOD SHAKE** Condition:
 Other Improvements: **FENCE;ADDITION;PLAY/RMPS ROOM;LAUNDRY ROOM;SHED Building Permit**

Site Information

Zoning: **LAR1** Acres: **0.27** County Use: **SINGLE FAMILY RESID (0100)**
 Lot Area: **11,794** Lot Width/Depth: **93 x 127** State Use:
 Land Use: **SFR** Res/Comm Units: **1 /** Water Type:
 Site Influence: Sewer Type: **TYPE UNKNOWN**

Tax Information

Total Value: **\$203,105** Assessed Year: **2021** Property Tax: **\$2,697.08**
 Land Value: **\$137,966** Improved %: **32%** Tax Area: **4**
 Improvement Value: **\$65,139** Tax Year: **2021** Tax Exemption: **HOMEOWNER**
 Total Taxable Value: **\$196,105**

Seller Name:	XU YINING	Map Reference:	36-D6 /	Living Area:	2,088
APN:	5216-013-021	Census Tract:	2016.01	Total Rooms:	
County:	LOS ANGELES, CA	Zoning:	LAR1	Bedrooms:	4
Subdivision:	6900	Prior Rec Date:	02/15/2019	Bath(F/H):	3 /
Rec Date:	08/04/2022	Prior Sale Date:	01/31/2019	Yr Built/Eff:	2018 / 2018
Sale Date:	06/29/2022	Prior Sale Price:	\$978,000	Air Cond:	CENTRAL
Sale Price:	\$1,442,000	Prior Sale Type:	FULL	Style:	
Sale Type:	FULL	Acres:	0.12	Fireplace:	/
Document #:	788065	Lot Area:	5,136	Pool:	
1st Mtg Amt:		# of Stories:		Roof Mat:	
Total Value:	\$1,007,894	Park Area/Cap#:	/	Parking:	
Land Use:	SFR				

EXHIBIT D

ASSIGNED INSPECTOR: **LUIS ESCOTO**

Date: **January 8, 2024**

JOB ADDRESS: **2716 NORTH CHADWICK CIRCLE, LOS ANGELES, CA**

ASSESSORS PARCEL NO. (APN): **5217-003-009**

CASE NO.: **29008**

ORDER NO.: **A-5193287**

EFFECTIVE DATE OF ORDER TO COMPLY: **November 28, 2019**

COMPLIANCE EXPECTED DATE: **December 05, 2019**

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

LIST OF IDENTIFIED CODE VIOLATIONS
(ORDER TO COMPLY)

VIOLATIONS:

SEE ATTACHED ORDER # A-5193287

10660317202096779

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

VAN AMBATELOS
PRESIDENT

E. FELICIA BRANNON
VICE-PRESIDENT

JOSELYN GEAGA-ROSENTHAL

GEORGE HOVAGUIMIAN

JAVIER NUNEZ

CITY OF LOS ANGELES
CALIFORNIA



ERIC GARCETTI
MAYOR

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

FRANK M. BUSH
GENERAL MANAGER

OSAMA YOUNAN, P.E.
EXECUTIVE OFFICER

ORDER TO COMPLY-SUPPLEMENTAL AND NOTICE OF FEE

VELASCO,SALVADOR AND GONZALEZ, EDNA
2716 CHADWICK CIR
LOS ANGELES, CA 90032

CASE #: 29008
ORDER #: A-5193287
EFFECTIVE DATE: November 28, 2019
COMPLIANCE DATE: December 05, 2019

OWNER OF
SITE ADDRESS: 2716 N CHADWICK CIR

ASSESSORS PARCEL NO.: 5217-003-009
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:
This order is a supplement to any and all preceding orders issued by the Department of Building and Safety relative to the case number noted above. You are hereby required to comply with the terms of this and all preceding orders.

Further investigation of the property (Site Address) listed above has revealed that there are additional violations of the Los Angeles Municipal Code (L.A.M.C.). Following is a current list of violations:

VIOLATION(S):

1. Failure to comply with a valid department order.

You are therefore ordered to: Comply with Department Order #A-2052309 with an effective date of 03/02/09.

Code Section(s) in Violation: 91.103.3, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

Location: Above Attached garage

**2. Construction work was performed and concealed without obtaining the required inspections.
CONCEALED WORK WITHOUT INSPECTION(S).**

You are therefore ordered to: 1) Expose all work concealed without the required inspections.

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

2) Call for inspection.

Code Section(s) in Violation: 91.104.2.2, 91.103.1, 12.21A.1.(a) of the L.A.M.C.

Location: Above Attached garage

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.

INVESTIGATION FEE REQUIRED:

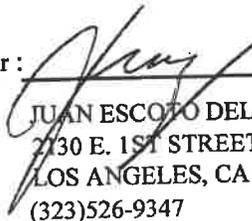
Whenever any work has been commenced without authorization by a permit or application for inspection, and which violates provisions of Articles 1 through 8 of Chapter IX of the Los Angeles Municipal Code (L.A.M.C.) , and if no order has been issued by the department or a court of law requiring said work to proceed, a special investigation fee which shall be double the amount charged for an application for inspection, license or permit fee, but not less than \$400.00 , shall be collected on each permit, license or application for inspection. Section 98.0402 (a) 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 (323)526-9347.
Office hours are 7:00 a.m. to 3:30 p.m. Monday through Thursday.

Inspector :


JUAN ESCOTO DELGADO
2730 E. 1ST STREET, SUITE 2100
LOS ANGELES, CA 90033
(323)526-9347

juan.escoto@lacity.org

MVS

REVIEWED BY

Date: November 18, 2019

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

NOV 25 2019

To the address as shown on the last equalized assessment roll.
Initialed by J.P.

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