

RECORDING REQUESTED BY: CSC/INGED

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH: 208-528-8895
CALIFORNIA
COUNTY OF LOS ANGELES

RECORD 1ST



SUBSTITUTION OF TRUSTEE

WHEREAS, the Undersigned BANK OF AMERICA, N.A., located at 169 NORTH TRYON STREET, CHARLOTTE, NC 28255, the beneficiary of that certain Deed of Trust dated JANUARY 09, 2007 executed by AVIVA BOBBE, decedent, to PRLAP, INC., Original Trustee, for the benefit of BANK OF AMERICA, N.A., Original Beneficiary, and recorded on JANUARY 26, 2007 as Instrument No. 20070162552; MODIFICATION RECORDED ON 10/25/2011 AS DOC # 2011241887 in the Official Records of the County Recorder's Office of the County of LOS ANGELES, CALIFORNIA.

LEGAL DESCRIPTION: AS DESCRIBED IN SAID DEED OF TRUST REFERRED TO HEREIN.

COMMONLY KNOWN AS: 2227 N CATALINA, LOS ANGELES, CA 90027

WHEREAS, the Undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of the Current Trustee. NOW THEREFORE, the Undersigned hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY whose address is 1 FIRST AMERICAN WAY, SANTA ANA, CA 92701 as substituted or Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on JANUARY 28, 2021.

BANK OF AMERICA, N.A., BY FIRST AMERICAN MORTGAGE SOLUTIONS, LLC, AS ATTORNEY-IN-FACT

ERIC FERGUSON, VICE PRESIDENT

STATE OF ARIZONA COUNTY OF MARICOPA

On JANUARY 28, 2021, Eric Ferguson, Notary Public, personally appeared ERIC FERGUSON, VICE PRESIDENT of FIRST AMERICAN MORTGAGE SOLUTIONS, LLC, AS ATTORNEY-IN-FACT FOR BANK OF AMERICA, N.A., whose identity was proven to me by the presentation of satisfactory evidence to be the person whose name or the claims to be and whose name is subscribed to the within instrument, and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument, the person, or entity, who they acted on the behalf of, executed the instrument.

B ROBERSON (COMM. EXP. 12/01/22)
NOTARY PUBLIC



MEMORANDUM OF AGREEMENT

The parties agree that the following property is the sole and separate property of Aviva Bobb. By recording this Memorandum, the parties agree that Aviva Bobb may buy, sell, transfer, exchange, encumber, mortgage, assign, create a security interest in, hypothecate, or lease his separate property without the signature or permission of Ian Russ:

2227 N. Catalina Street, Los Angeles, CA 90027, legally described as

Tract no 3733, lot 43 as per map recorded in book 48 page 62 and 63 of maps

in the Office of the County Recorder of Los Angeles County.

APN: 5588-00-9014.

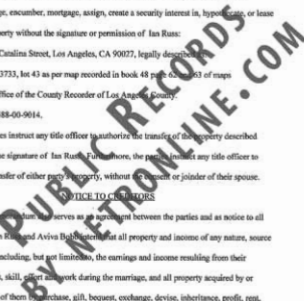
The parties instruct any title officer to authorize the transfer of the property described herein without the signature of Ian Russ. Furthermore, the parties instruct any title officer to authorize the transfer of either party's property, without the consent or joinder of their spouse.

NOTICE TO CREDITORS

This Memorandum also serves as an agreement between the parties and as notice to all creditors that Ian Russ and Aviva Bobb intend that all property and income of any nature, source or in any place, including, but not limited to, the earnings and income resulting from their personal services, skill, effort and work during the marriage, and all property acquired by or coming to either of them by purchase, gift, bequest, exchange, devise, inheritance, profit, rent, accretion, exchange, appreciation, accumulation or increase during the marriage, or by any other means during the marriage, shall be their respective separate property. Aviva has listed her real property in this Memorandum of Agreement. Ian has no real property. It is expected that this

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RECORDING REQUESTED BY:
Jonathan Rosenbloom, Esq.

AND WHEN RECORDED MAIL THIS DEED AND, UNLESS OTHERWISE SHOWN BELOW TO:
Jonathan Rosenbloom, Esq.,
1925 Century Park East, #2000
Los Angeles, CA 90067-2721

MAIL TAX STATEMENTS TO:
Hon. Aviva K. Bobb
2227 North Catalina Street
Oder No: Los Angeles, CA 90027

Envelope No.:

APN: 5588-009-014

SPACE ABOVE THIS LINE FOR RECORDER'S USE



TRUST TRANSFER DEED

GRANT DEED (Excluded from Reappraisal Under Proposition 13, i.e., Calif. Code of Regs. 13401 et seq.)
THE UNDERSIGNED GRANTOR(S) DECLARE UNDER PENALTY OF PERJURY THAT THE FOLLOWING IS TRUE AND CORRECT:

DOCUMENTARY TRANSFER TAX IS \$ 0.00

Computed on full value of property conveyed, or computed on full value less value of liens and encumbrances remaining at time of sale or transfer.

There is no Documentary transfer tax due. (State reason and give Code of Civil Procedure Ordinance number, Transfer to revocable trust, Revenue & Taxation Code Sect 62, added 1/10/12

Unincorporated area: city of _____ AND
This is a Trust Transfer under §62 of the Revenue and Taxation Code and Grantor(s) has/have checked the applicable exclusion:

Transfer to a revocable trust; Transfer to a short-term trust not exceeding 12 years with trustor holding the reversion;

Transfer to a trust where the trustor or the trustor's spouse is the sole beneficiary; Change of trustee holding title;

Transfer from trust to trustor or trustor's spouse where prior transfer to the trust was excluded from reappraisal and for a valuable consideration, receipt of which is acknowledged.

Other: _____

GRANTOR(S): Aviva K. Bobb, an unmarried woman

herby GRANT(S) TO: Aviva K. Bobb, Trustee of the Aviva K. Bobb Trust w/d/t dated 7/10/12

the following described property in the County of Los Angeles, State of California:
Lot 43 of Tract No. 3733, in the City of Los Angeles, County of Los Angeles, State of California, as per Map recorded in Book 48, Pages 62 and 63 of Maps, in the office of the County Recorder of said county.

Dated July 30, 2012

Aviva K. Bobb

STATE OF CALIFORNIA

COUNTY OF Los Angeles) SS

On July 30, 2012, before me,

Jonathan L. Rosenbloom, a notary public,

(here insert name and title of the officer)

personally appeared Aviva K. Bobb

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) above 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:
Jonathan L. Rosenbloom



(This area for official notarial seal)

ACCOMMODATION ONLY MAIL TAX STATEMENTS AS DIRECTED ABOVE

24999

This conveyance transfers the Grantor's interest into his or her revocable living trust R & T 11071

PUBLIC RECORDS BY NETRONLINE.COM

(REQUESTED BY)
NATIONWIDE TITLE CLEARING, INC.
(WITHIN RECORDED MAIL TO)
AVIVA K BOHR
2227 N CATALINA ST
LOS ANGELES, CA 90027
(TRUSTOR)

Loan #: 0308563147

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

The undersigned, **WELLS FARGO BANK, N.A.**, as the current beneficiary of that certain Deed of Trust executed by **VIVA K BOHR** (Trustor), and recorded 09/03/2010 in the Office of the Recorder of LOS ANGELES County, State of California, Instrument # 20101242721, and/or Book / Page / of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute **WELLS FARGO BANK, N.A.** as Trustee in place and stead of the Trustor herein, and does hereby sever **WELLS FARGO BANK, N.A.** as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

WHEREAS the current beneficiary having represented to the Trustor that the obligations secured by said Deed of Trust has been fully paid and/or satisfied.

Dated this 11th day of February in the year 2014
WELLS FARGO BANK, N.A.



HEATHER LEBOWITZ

VICE PRESIDENT LOAN DOCUMENTATION

The authorized Signatory whose signature appears above is employed by NTC and has reviewed this document and supporting documentation prior to signing.

NOW THEREFORE, **WELLS FARGO BANK, N.A.** as substituted Trustee, DOES HEREBY GRANT AND RECONVEY unto the parties entitled thereto, without warranty, title, estate and interest, unto said Trustor under said Deed of Trust in the lands therein described, situated in the County of LOS ANGELES, State of California, Reference being hereby made specifically to said Deed of Trust and the recorded instrument by its particular description, in said lands.

WELLS FARGO BANK, N.A.



ERICA SNYDER

VICE PRESIDENT LOAN DOCUMENTATION

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 11th day of February in the year 2014, by **Heather Lebowitz** and **Erica Snyder** as VICE PRESIDENT LOAN DOCUMENTATION and VICE PRESIDENT LOAN DOCUMENTATION, respectively, on behalf of their respective entities, who, as such VICE PRESIDENT LOAN DOCUMENTATION and VICE PRESIDENT LOAN DOCUMENTATION being authorized to do so, executed the foregoing instrument for the purposes therein contained. They are personally known to me.



ELIZABETH A. MUSTARD - NOTARY PUBLIC
COMM EXPIRES: 08/27/2015



Elizabeth A. Mustard
Notary Public State of Florida
My Commission # EE 088429
Expires August 27, 2015

Bonded This Notary Public Undertakes

Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFTRC 23174343 4# DOCR T1014025216 [C-1] ERCNCA61



~(300053101)~

Recording Requested By:
Nationwide Title Clearing
2100 Ah 19 North
Palm Harbor FL 34683

When Recorded Return To:
AVIVA K BOBB
2227 NO CATALINA STREET
LOS ANGELES, CA 90027

Loan #: 0207795519



SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR METROCTITIES MORTGAGE, L.L.C. as the current beneficiary of that certain Deed of Trust executed by AVIVA K BOBB (Trustor), dated 02/25/2008, and recorded 03/11/2008 in the Office of the Recorder of LOS ANGELES County, State of California, Instrument No. 20080412068, Book , Page , of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute Wells Fargo Bank, N.A. as Trustee in place and stead of the Trustor herein, and does hereby vest Wells Fargo Bank, N.A. as substituted Trustee with all rights, title, estate, powers and things conferred by said Deed of Trust.

WHEREAS the current beneficiary having represented to the Trustor that the obligation secured by said Deed of Trust has been fully paid and/or satisfied,

NOW THEREFORE, Wells Fargo Bank, N.A., as substituted Trustee, DOES HEREBY GRANT AND RECONVEY unto the parties entitled therein, without warranty, all the estate and interest granted to said Trustor under said Deed of Trust in the lands therein described, situated in the County of LOS ANGELES, State of California, reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Date: 09/15/2010
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR METROCTITIES MORTGAGE, L.L.C.


BRYAN BLY VICE PRESIDENT

Wells Fargo Bank, N.A.

CHRIS JONES VICE PRESIDENT LOAN DOCUMENTATION

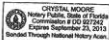
STATE OF FLORIDA COUNTY OF PINELAS

The foregoing instrument was acknowledged before me this 15th day of September in the year 2010 by BRYAN BLY and CHRIS JONES, personally known to me to be the VICE PRESIDENT and VICE PRESIDENT LOAN DOCUMENTATION, respectively, on behalf of said corporation(s).

WITNESS MY hand and official seal.


CRYSTAL MOORE DO 927242

Notary Public/Commission expires: 09/23/2013



Prepared By: Jessica Fretwell/NTC, 2100 Ah 19 North, Palm Harbor, FL 34683 (800)346-9152

WFTRIC 12424620 -@ C12715955 100034200057940722 MERS PHONE: 1-888-679-MERS form1/RCNCA61_WFTRIC



12424620

(jointly and severally, "Borrower"), to be secured by, without limitation, a deed of trust, (the "Junior Lien") covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of WELLS FARGO BANK, N.A. in the maximum principal face amount of \$ 217,093.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine, and

To be recorded concurrently with the deed of trust dated 06/16/2010

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinate to Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts collected pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Junior Lien Holder's costs in the Property foreclosure. All other rights of Subordinator now or hereafter existing in or subject to the Property (including but not limited to all rights and to proceeds of insurance (or condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of the Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) of the Property or otherwise of the Property or any part thereof, and their respective successors and assigns.

Bank of America, N.A.

By: Kathy Clark
Assistant Vice President

07/21/2010
Date



Individual Acknowledgment:

State/Commonwealth/Country of North Carolina
County/City of Guilford/Greensboro

On this the Twenty-First day of July, 2010, before me, Dixie L. Frankero a Notary Public, personally appeared Kathy Clark, who provided me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge 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.



Dixie L. Frankero
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/16/2011
Dixie L. Frankero

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410



Recording requested by: LSI
When recorded return to:
Custom Recording Solutions
2550 N. Rodhill Ave. 2574501
Santa Ana, CA. 92705
800-756-3524 Ext. 5011

Bank of America



Real Estate Subordination Agreement
(Bank of America to Third Party)

THIS SUBORDINATION AGREEMENT ("MAY RESULT" OR "RESULTS") IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Real Estate Subordination Agreement ("Agreement") executed as of 07/21/2010, by Bank of America, N.A. ("Subordinator"), has an address of: 4161 Piedmont Parkway Greensboro, NC 27410 in favor of WELLS FARGO BANK, N.A. ("Junior Lien") having an address for notice purposes of:

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a deed of trust dated 09/20/07, executed by AVIVA BOBB, with a property address of: 2227 N CATALINA, LOS ANGELES, CA 90027

which was recorded on 1/23/07, in Volume/Book NA, Page NA, and Document Number 20070162552, and if applicable, modified on 10/25/2007, in Volume/Book NA, Page NA, Document Number 20072419873, of the land records of LOS ANGELES County CA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property") (see attached Exhibit "A"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to AVIVA BOBB

RECORDING REQUESTED BY AND MAIL TO:
(Name and mailing address, including city, state,
and ZIP code, of requesting party)

DAVID H. BAUM, ESQ., SBN 81546
THE LAW OFFICES OF DAVID H.
BAUM, APLC
16255 Ventura Boulevard
Suite 704
Encino, California 91436



SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

DOCUMENT TITLE

- ABSTRACT OF JUDGMENT
 ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT
 OTHER (specify): NOTICE OF ISSUANCE OF LETTER OF TEMPORARY CONSERVATORSHIP

PUBLIC RECORDS
BY NETRONLINE.COM

RECORDING REQUESTED BY AND MAIL TO:

ALEXANDRA MATEJIC, Temporary Conservator
of the Person of Flora Collins, Conservatee
Case Number BP 112716
c/o THE LAW OFFICES OF DAVID H. BAUM, AFLC
16255 Ventura Boulevard Suite 704
Encino, California 91436

NOTICE OF ISSUANCE OF LETTERS OF TEMPORARY CONSERVATORSHIP

TO ALL INTERESTED PERSONS:

Please take notice that pursuant to the Order Appointing Temporary Conservator in Case Number BP 112716, the Los Angeles Superior Court filed December 5, 2008 and entered by The Honorable Aviva K. Bobb on December 4, 2008, Alexandra Matejic has been appointed as temporary conservator of the estate of Flora Collins. A certified copy of her Letters of Temporary Conservatorship are attached hereto as Exhibit "A" and incorporated herein by this reference.

The conservatee is the settlor of the Flora Collins Trust which trust owns the following parcels of real property all situate in Los Angeles County:

1. Real property located at 10861 Highland Drive, Culver City, California 90232 being Assessor's Parcel Number 4208-029-013 and legally described as follows:

Parcel 1: Lot 28 in Tract No. 34390 as per Map recorded in Book 891, Page 97 to 100 inclusive of maps in the Office of the County Recorder of Los Angeles County, California.

Parcel 2: A non-exclusive easement for ingress, egress, roof overhang and other purposes in, over and across the northeasterly 5.00 feet of Lot 28 of said Tract No. 34390 for the use and benefit of Parcel 1 as shown in that certain document recorded November 1, 1978 as Instrument No. 78-12144977, Official Records.

2. That certain real property commonly known as 1375 East 15th Street, Los Angeles, California 90021 being Assessor's Parcel Number 5130-011-036 and legally described as:

Lots 91, 92 and 93 of the Hafen Tract as per Map recorded in Book 34, Page 39 of Miscellaneous Records in the Office of the County Recorder of said county.

3. That certain real property commonly know as 1603 South Central Avenue, Los Angeles, California 90021 being Assessor's



(8) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appellate judicial opinions.

(9) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(10) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape as to its order, amount, or authorization a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(11) "Escrow Items" means those items that are described in Section 3.

(12) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds from any required party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to or destruction of the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) any event, such as fire, flood, condemnation, or (iv) misrepresentation of, or omission as to, the value and/or condition of the Property.

(13) "Mortgage Insurance" means insurance protecting Lender against the completion of, or default on, the Loan.

(14) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, or (ii) any amounts under Section 3 of this Security Instrument.

(15) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601-2617) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. A reference to "RESPA" in this Security Instrument refers to all requirements and restrictions that are imposed in connection with a federally related mortgage loan under the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(16) "Successor in Interest of Borrower" means any party that succeeds to the Property, whether or not such party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender, its successors and assigns, the repayment of the Loan, and all renewals, extensions and modifications of the Note, and (1) the performance of Borrower's covenants and agreements under this Security Instrument and the Note for this purpose, and (2) the proceeds of any sale or conveyance of the Property, in trust, with power of sale, the following described property located in the COUNTY of

LOS ANGELES

(State of Recording Jurisdiction)

LOT 43 OF TRACT NO. 3733 IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 48PAGES 62 AND 63, OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

SEE EXHIBIT A

which currently has the address of **3227 NO. SYLVANIA STREET**

[Street]

LOS ANGELES

[City]

California **90027**

[Zip Code] (Property Address)

TOGETHER WITH the improvements now or hereafter erected on the property, and all easements, 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 foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS has 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 execute any or all of these interests, including, but not limited to, the right to lend and sell the Property; and to take any action required of Lender including, but not limited to, releasing and assigning 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, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

2

EQUITY TITLE

WHEN RECORDED RETURN TO:
METROCITIES MORTGAGE, LLC
ATTN: DOCUMENT CONTROL
15301 VENTURA BLVD. SUITE D300
SHERMAN OAKS, CALIFORNIA 91403



MERS MHN NO. 100034200057940722

025033-2

(Space Above This Line For Recording Date)

LOAN NO. 2008440

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also defined in Section 16.

(A) "Security Instrument" means this document, which is dated **FEBRUARY 15, 2008**, together with all Riders to this document.

(B) "Borrower" is

AVIVA K. BOBB, AN UNMARRIED WOMAN

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

METROCITIES MORTGAGE, LLC
is a LIMITED LIABILITY COMPANY organized and existing under the laws of **DELAWARE**. Lender's address is **15301 VENTURA BLVD., SUITE D300 SHERMAN OAKS, CA 91403**. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **FIRST AMERICAN TITLE INSURANCE**

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flat, Michigan 48106, Tel: 313-797-9223.

(F) "Note" means the promissory note signed by Borrower dated **FEBRUARY 25, 2008**

The Note states that Borrower owes Lender

TWO HUNDRED SIXTY FIVE THOUSAND AND 00/100

Dollars (\$ 265,000.00)

plus interest. Borrower has promised to pay this debt in regular

Periodic Payments and to pay the debt in full no later than **MARCH 1, 2023**

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, and prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be attached by Borrower (check all that are applicable):

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Other(s) (specify) | <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Prepayment Penalty Rider |

5588-9-11

PUBLIC RECORDS ONLINE.COM

(jointly and severally, "Borrower"), to be secured by, without limitation, a deed of trust, (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of METROCITIES MORTGAGE LLC in the maximum principal face amount of \$ 280,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Junior Lien Holder's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate to the Junior Lien and the rights of the Junior Lien Holder regardless of the frequency or number of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America, N.A.

02/11/2008

By: Andrew Holland

Date

Its: Vice President



Individual Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Wenhamboro

On this the Eleventh day of February, 2008, before me, Shirley A. Hopkins the undersigned Notary Public, a Notary Public in and for said State, personally appeared Andrew Holland, personally known to me to be the person(s) whose name is/are subscribed to the within instrument and acknowledgement to me (or proved to me on the basis of satisfactory evidence) 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 which he/she/they acted, executed the instrument.

Signature of Petitioner Taking Acknowledgment
Commission Expiration Date: 02/13/2009



PUBLIC RECORDS ONLINE
METRONLINE.COM

EQUITY TITLE

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410



After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 68249010799499

Bank of America



**Real Estate Subordination Agreement
(Bank of America to Third Party)**

THIS SUBORDINATION AGREEMENT ("MAY RESULT" OR "RESULTS" IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/11/2008, by Bank of America, N.A., ("Subordinator"), having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of METROCITIES MORTGAGE, LLC ("Junior Lien"), having an address for notice purposes of:

15301 VENTURA BLVD, #0000
SHERMAN OAKS, CA 91403

Whereas, Subordinator is the owner and lender of a creditor under the indebtedness described in and secured by a deed of trust dated 01/09/2007, executed by AVIVA BOBB, with a property address of:
2227 N CATALINA, LOS ANGELES, CA 90027

which was recorded on 1/25/2007, in Volume/Book N/A, Page N/A, and Document Number 20070162552, and if applicable, modified on 10/25/2007, in Volume/Book N/A, Page N/A, Document Number 20072413873, of the public records of LOS ANGELES County CA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property") (see attached Exhibit "A"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to AVIVA K. BOBB, AN UNMARRIED WOMAN

SEE EXHIBIT A

5528-9-14

PUBLIC RECORDS
METRONLINE.COM



20072413873

Recording Requested By:
Bank of America, NA
Bank of America
9000 Southside Blvd
Jacksonville FL 32244



Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

Ref. No.

Loan Number: 68249010799499

(Print Above This Line)

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 20th day of SEPTEMBER, 2007, between AVIVA BOBB

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), and its applicable (1) ~~Home Equity Line of Credit~~ ^{Deed of Trust} and recorded in Book or Liber and Riders, if any, of JANUARY 9, 2007, and instrument number 07 0162552 of the Land of LOS ANGELES, CALIFORNIA

(Name of Borrower)

(County and State, or other Jurisdiction)

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 2227 N CATALINA, LOS ANGELES, CALIFORNIA 90027

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changed from \$ 100,000.00 to \$200,000.00
The maturity date described in the Security Instrument is changed to SEPTEMBER 20, 2032

Rec'd # 5588-009-04

box

AVIVA BOBB/999072421551271
MODIFICATION OF SECURITY INSTRUMENT
CAMMA BGA 03/26/07



20072413873

Recording Requested By:
Bank of America, NA
Bank of America
9000 Southside Blvd
Jacksonville, FL 32244



Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

Ref. No.

Loan Number: 68249010799499

(Print Above This Line) _____

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 20th day of SEPTEMBER, 2007, between AVIVA BOBB

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), and its applicable (1) ~~Home Mortgage~~ ^{Deed of Trust} ~~and Security Instrument~~ ("Security Instrument"), and Riders, if any, of JANUARY 9, 2007, and recorded in Book or Liber _____ and instrument number 07 0162552 of the Land _____ of LOS ANGELES, CALIFORNIA

(Name of Borrower)

(County and State, or other Jurisdiction)

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 2227 N CATALINA, LOS ANGELES, CALIFORNIA 90027

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changed from \$ 100,000.00 to \$200,000.00

SEPTEMBER 20, 2032

The maturity date described in the Security Instrument is changed to

AVIVA BOBB/999072421551271
MODIFICATION OF SECURITY INSTRUMENT
CAMMA BGA 03/26/07

as borrower for a revolving line of credit account (the "Agreement") as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 100,000.00 allows for optional credit advances drawn against the Total Credit Commitment and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment") and

- Trustor's performance of each obligation in this Deed of Trust

This Deed of Trust will not secure borrower's obligations under the Agreement in excess of the Total Credit Commitment or Increased Credit Commitment (except for any amounts due to (a) unpaid interest, or (b) damages that Bank incurs because obligations of a borrower under the Agreement are not fulfilled (including, but not limited to, any advances that Bank makes to perform borrower's duties to pay taxes, insurance, etc.))

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Mortgage Agreement and Disclosure secured hereby, that provisions (1001.70) of Article 1 of the first deed of trust recorded in LOS ANGELES County JULY 13, 1999 as Instrument No 99-1334924 in Book _____ of Page _____

Official Records of the County Recorder of this county (which provisions, in whole or in part, are printed on the following pages) hereby, are adopted and incorporated herein and made a part hereof as though set forth at length, and I will observe and perform such provisions, and that the referenced financial obligations are hereby such provisions shall be construed to refer to the Property, obligations, and parties set forth in this Deed of Trust.

Trustor requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE under this Deed of Trust be mailed to Trustor at the Trustor's address shown below or if that address is shown to be the address of the Property:

Mailing Address for Notices 2227 N CATALINA, LOS ANGELES, CALIFORNIA 90027

BY SIGNING BELOW Trustor accepts and agrees to the terms and conditions contained in this Security Instrument and as are herein executed, Trustor and recorded with _____



AVIVA BOBB (Seal) (Seal)
-Trustor -Trustor

(Seal) (Seal)
-Trustor -Trustor

(Seal) (Seal)
-Trustor -Trustor

07 0162552



20070162552

Recording Requested By
Bank of America, NA

Recording requested by: LSI
When recorded return to:
Customs Recording Solutions
2550 N. Redhill Ave. 0-09-01
Santa Ana, CA. 92705
800-756-3524 ext. 5011
Loan Number: 60295010799699

(Space Above This Line For Recording Date)

3128377

SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER ACCOUNT)

This Deed of Trust is made on JANUARY 9, 2007 in AVIVA BOBB

(collectively and individually "Truster") PRLAI, INC ("Truster") and Bank of America N A ("Bank"). Truster is a subsidiary of Bank. Any and all covenants and conditions of Truster which, for the purpose of subjecting any community property interest in the property described herein to this Deed of Trust, the words "I" "me" and "my" in this Deed of Trust refer to the Truster, whether or not stated.

BANK AND I AGREE

I Property Security. For the purpose of securing the obligations described below, I irrevocably grant, convey, transfer and assign to the Bank, with power of sale, the property located in LOS ANGELES County, California, located as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF

with the street address 222 CATALINA, LOS ANGELES, CALIFORNIA 90027 and with Parcel No 554 009 014 and including all improvements and fixtures now or later erected on the property, and all covenants, rights, appurtenances and fixtures now or later a part of or related to the above described property (collectively the "Property").

2 This Deed of Trust secures

- All of the obligations of the borrowers under the Disclosure and Loan Agreement dated JANUARY 9, 2007 and naming AVIVA BOBB

AVIVA 80082700563202136108
CALIFORNIA SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER ACCOUNT)
CA-6557-BCA-10206

DocuSign eSignature
www.docusign.com