

Subject: Fwd: 2033 E Oris St Compton CA 90222 - Property information
From: Nuha Sayegh <nuha@recovery-compass.org>
To: Eric Jones <eric@recovery-compass.org>
Date Sent: Sunday, November 2, 2025 2:11:39 PM GMT-08:00
Date Received: Sunday, November 2, 2025 2:11:52 PM GMT-08:00
Attachments: image001.png,image002.jpg,image003.png,image004.png,image005.png,image006.png,image007.png,image008.png,image009.png,image010.png,image011.png,2033 E ORIS ST.pdf,Report4061May18.pdf

Begin forwarded message:

From: Abraham Prattella <abraham@realestatewithabraham.com>
Subject: 2033 E Oris St Compton CA 90222 - Property information
Date: May 18, 2023 at 3:52:33 PM PDT
To: Freddy Sayegh <Freddy@thefoxxfirm.com>
Cc: Team Real Estate W/ Abraham <Team@realestatewithabraham.com>

Freddy,

Please see the following information and attachments.

Property Information:

Address: 2033 E Oris St., Compton, CA 90222

Owners: Patrina Hayes & Willie G Frazier II

Ownership Transfer: It appears that the property was transferred from the Frazier Trust, specifically from Willie's side.

Vesting: The property is held in Joint Tenancy. It is generally beneficial for both parties involved in Joint Tenancy to come to mutually agreeable terms. Otherwise, if no agreement is reached, the court may order a partition, which would require selling the property and incurring court fees.

Loan Information:

A loan of \$338,000 was taken out on March 2, 2021.

It is unclear where the loan proceeds were used—whether they were used to purchase the property from a trust or for property improvements.

Liens and Violations:

There are no other liens on the property, nor are there any code violations, HERO liens, PACE liens, or Solar liens.

Capital Gains Tax:

Since the property has been owner-occupied for over two years, the owners should not have to pay any capital gains tax when selling the property. Please note that tax laws can change over time, so it's always recommended to consult with a tax professional for the most up-to-date information regarding capital gains tax.

See attached Current Market Analysis and Property Profile

- Current value based on what I see that sold from the MLS is approx. \$485,000- \$520,000. Depending on the condition of the property and upgrades.
- When evaluating the Comparative Market Analysis (CMA), it's important to consider that the sales price heavily relies on the prices of SOLD homes, while the prices of Active/Pending properties have a lighter impact. Additionally, there are other factors that can affect pricing, such as the presence of a new roof, kitchen upgrades, flooring improvements, or a recent overall renovation of the entire home. To provide a more accurate estimate of the home's value, I would need to personally assess the property.
- Deed of Trust is in the first PDF

[REDACTED]

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Where Trust & Experience Matter

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[REDACTED] [<https://www.realestatewithabraham.com/>](http://www.RealEstateWithAbraham.com)

>[REDACTED]<<https://www.ratemyagent.com/real-estate-agent/abraham-prattella-qk052/sales/reviews>>[REDACTED]<<https://www.yelp.com/biz/abraham-prattella-team-prattella-at-agency-8-real-estate-group-claremont>>[REDACTED]<<https://www.zillow.com/profile/AbrahamP/#reviews>>[REDACTED]

Abraham Prattella - Team Prattella

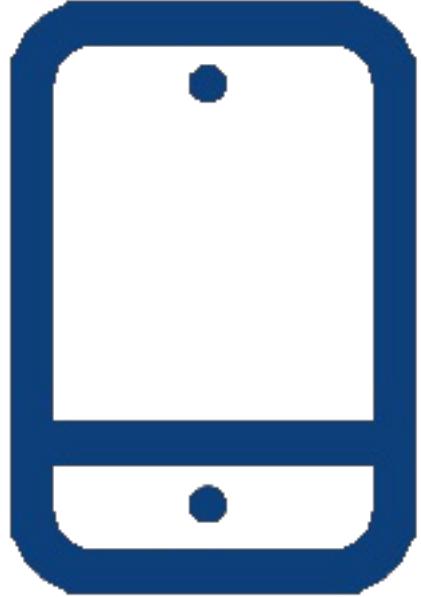
Broker / Team Lead

[OBJ] <<https://www.facebook.com/RealEstateWithAbraham>>[OBJ]













MYAGENT.COM REVIEWS

YELP REVIEWS

ZILLOW REVIEWS





Property Information

Primary Owner : HAYES, PATRINA
Secondary Owner : FRAZIER II, WILLIE GENE
Site Address : 2033 E ORIS ST
COMPTON, CA 90222-3521
Mailing Address : 2033 E ORIS ST
COMPTON, CA 90222-3521
Assessor Parcel Number : 6155-029-028
Census Tract : 5414.02
Housing Tract Number : 4631
Lot Number : 55,56
Page Grid : 734-J2
Legal Description : Lot: 55,56 ; Block: U ; Tract No: 4631 ; Abbreviated Description:
LOT:55,56 BLK:U TR#:4631 TRACT # 4631 LOTS 55 AND LOT 56
BLK U

Property Characteristics

Bedrooms : 2 **Year Built :** 1952 **Square Feet :** 862
Bathrooms : 1.0 **Garage :** N/A **Lot size :** 5015 SF
Partial Bath : 0 **Fireplace :** N/A **Number of Units :** 0
Total Rooms : 0 **Pool/Spa :** N **Use Code :** Single Family Residential
Zoning : LCR1*

Sale Information

Transfer Date : 03/30/2021 **Document # :** 21-0498449
Transfer Value : \$338,000 **Cost/Sq Feet :** \$ 392

Assessment/Tax Information

Assessed Value : \$464,100 **Tax Amount :** \$5,899.16
Land Value : \$326,400 **Tax Status :** Current
Improvement Value : \$137,700 **Tax Rate Area :** 2-924
Percent Improvement : 29 % **Homeowner Exemption :** N

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SUBJECT PROPERTY HISTORY

Prior Transfer

Recording Date:	03/30/2021	Document #:	21-0498449
Price:	\$338,000	Document Type:	Grant Deed
First TD:	\$321,100	Type of Sale:	Sales Price Rounded from Tax
Lender Name:	QUICKEN LOANS LLC		
Buyer Name:	HAYES, PATRINA; FRAZIER II, WILLIE GENE		
Buyer Vesting:	Joint Tenancy		
Sell Name:	FRAZIER, ROSA; THE ROSA FRAZIER 2020 REVOCABLE TRUST,		
Legal:	LOT:55&56 BLK:U CITY:UNINCORPORATED TR#:4631 MAP REF:MB 49 PG 90&91		
City/Muni/Twp:	COMPTON		

Prior Transfer

Recording Date:	04/30/2020	Document #:	20-0477860
Price:		Document Type:	Intrafamily Transfer & Dissolution
First TD:		Type of Sale:	Transfer Tax on doc. indicated as
Lender Name:			
Buyer Name:	FRAZIER, ROSA; THE ROSA FRAZIER 2020 REVOCABLE TRUST,		
Buyer Vesting:	Revocable Trust		
Sell Name:	FRAZIER, ROSA		
Legal:	LOT:55&56 BLK:U TR#:4631 MAP REF:MB 49 PG 90&91		
City/Muni/Twp:	COMPTON		

Prior Transfer

Recording Date:	05/07/2013	Document #:	13-0685638
Price:		Document Type:	Intrafamily Transfer & Dissolution
First TD:	\$131,000	Type of Sale:	Transfer Tax on doc. indicated as
Lender Name:	GOTMORTGAGE.COM		
Buyer Name:	FRAZIER, ROSA		
Buyer Vesting:	Married Woman as her sole		
Sell Name:	FRAZIER, WILLIE G		
Legal:	LOT:55&56 BLK:U CITY:COMPTON TR#:4631 MAP REF:MB49 PG90&91		
City/Muni/Twp:	COMPTON		

Mortgage

Recording Date:	03/30/2005	Document #:	05-0731498
Loan Amount:	\$65,000	Loan Type:	Unknown
TD Due Date:	04/01/2020	Type of Financing:	
Lender Name:	CALIFORNIA BEAR CU		
Lender Type:	N		
Buyer Vesting:	FRAZIER,WILLIE G;		
Vesting:	Joint Tenancy		

Mortgage

Recording Date:	03/29/2002	Document #:	02-0749265
Loan Amount:	\$52,000	Loan Type:	Unknown
TD Due Date:	04/01/2017	Type of Financing:	
Lender Name:	AAMES HOME LOANS		
Lender Type:	Lending institution		
Buyer Vesting:	FRAZIER,WILLIE G;		
Vesting:	Joint Tenancy		

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Prior Transfer

Recording Date:	02/01/1994	Document #:	94-0219855
Price:		Document Type:	Individual Deed
First TD:	\$30,000	Type of Sale:	
Lender Name:	TITLE WEST MTG INC		
Buyer Name:	FRAZIER, WILLIE G; FRAZIER, ROSA		
Buyer Vesting:	Joint Tenancy		
Sell Name:	FRAZIER, WILLIE G		
Legal:	LOT:55&56 BLK:U TR#:4631 MAP REF:MAP49 PG90&91		
City/Muni/Twp:	COMPTON		

Prior Transfer

Recording Date:	12/07/1993	Document #:	93-2390306
Price:		Document Type:	Quit Claim Deed
First TD:		Type of Sale:	
Lender Name:			
Buyer Name:	FRAZIER, ROSA M		
Buyer Vesting:			
Sell Name:	FRAZIER, WILLIE G		
Legal:	LOT:55&56 BLK:1 CITY:COMPTON TR#:4631 MAP REF:MAP49 PG90&91		
City/Muni/Twp:	COMPTON		

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SALES COMPARABLES

Criteria Selected:

Searched by Radius: 1 miles
 Minimum Area: 689 SqFt.
 Maximum Bathrooms: 2
 Maximum Bedrooms: 3
 Pool: All
 Land Use: Same as Subject
 Date Range: 05/23/2022 to 05/18/2023

Maximum Area: 1,034 SqFt.
 Minimum Bathrooms: 0
 Minimum Bedrooms: 1

Area Sales Analysis

	Low	Median	High
Bedrooms:	2	2	3
Baths:	1	1	1
Lot Size:	2,470	4,999	8,852
Living Area (SqFt):	689	846	1,016
Sale Price:	\$322,000	\$502,500	\$707,000
Year Built:	1924	1950	1963
Age:	60	73	99

Subject Property

Sale Date:	03/30/2021	Year Built:	1952	Price:	\$338,000	Pool:	N
Lot Size:	5,015 SF	Square Feet:	862	\$/SF:	\$392	BR/Bth:	2/1.0

Comparable Sales Data

No.	Address	Date	Price	\$/SF	SqFt	BR/Bth	Year Built	Lot Size	Pool
1	803 N KALSMAN AVE COMPTON, CA 90220	03/20/2023	\$560,000	\$729	768	2/1	1950	5,199 SF	N/A
	Owner: JUAN CARLOS BELTRAN GARCIA, ANNA APN: 6143-015-014 Legal: Lot:50 Tract No:16746 Map Ref:MB 383 PG 12&13City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: SHIRLEY A JOHNSON, ALEX AND SHIRLEY Document #: 23-0176280						Located approximately 0.87 miles from subject property.
2	1516 W 138TH ST COMPTON, CA 90222	04/21/2023	\$707,000	\$731	966	2/1	1951	5,201 SF	N/A
	Owner: MARIA ROSA MARIN DE ALVARADO, APN: 6144-002-021 Legal: Lot:69 Tract No:14214 Map Ref:MB 406 PG 15-20City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: RUTH TERRY Document #: 23-0257296						Located approximately 0.89 miles from subject property.
3	931 W 131ST ST COMPTON, CA 90222	03/30/2023	\$545,000	\$637	855	2/1	1951	3,010 SF	N/A
	Owner: JONATHAN ERIC TELLEZ, WENDY A APN: 6146-006-023 Legal: Lot:39 Block:A Tract No:6507 Map Ref:MB 72 PG 58City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: SNG INVESTMENTS LLC Document #: 23-0202831						Located approximately 0.62 miles from subject property.

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Comparable Sales Data

No.	Address	Date	Price	\$/SF	SqFt	BR/Bth	Year Built	Lot Size	Pool
4	1006 W 133RD ST COMPTON, CA 90222	02/15/2023	\$500,000	\$718	696	2/1	1951	3,546 SF	N/A
	Owner: CESAR LOPEZ, ANDREA RUIZ LOPEZ APN: 6146-017-002 Legal: Lot:106 Tract No:7874 Map Ref:MB 96 PG 9&10City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: JOSE MARROQUIN, MARIA MARROQUIN Document #: 23-0097261 Located approximately 0.58 miles from subject property.						
5	1854 E 123RD ST LOS ANGELES, CA 90059	02/01/2023	\$429,000	\$608	705	2/1	1945	5,511 SF	N/A
	Owner: ANTHONY MARTIN, MARIO MARTIN APN: 6147-023-023 Legal: Lot:38 Tract No:13214 Map Ref:MB 264 PG 38-41City/Muni/Twp:UNINCORPORATED Land Use: Single Family Residential		Seller: KELLEY O ROOS, ESTATE OF JUSTIN Document #: 23-0065214 Located approximately 0.99 miles from subject property.						
6	844 W 127TH PL COMPTON, CA 90222	03/07/2023	\$650,000	\$646	1,006	2/1	1943	6,423 SF	N/A
	Owner: BAYRON AVILA, JUAN ALEX AVILA APN: 6147-029-012 Legal: Lot:23 Tract No:13115 Map Ref:MB 251 PG 6-8City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: CABRAL PROPERTIES INC Document #: 23-0143855 Located approximately 0.76 miles from subject property.						
7	2124 E NORD ST COMPTON, CA 90222	02/21/2023	\$440,000	\$543	809	2/1	1963	2,470 SF	N/A
	Owner: MARTIN ALVARADO, ROSA GUADALUPE APN: 6152-016-037 Legal: Lot:16 Block:J Tract No:4631 Map Ref:MB 49 PG 90&91City/Muni/Twp:UNINCORPORATED Land Use: Single Family Residential		Seller: NICOLASA HUERTA Document #: 23-0108073 Located approximately 0.35 miles from subject property.						
8	2021 E NORD ST COMPTON, CA 90222	03/31/2023	\$522,000	\$572	912	3/1	1958	2,481 SF	N/A
	Owner: HECTOR MAYA, MARIA GUADALUPE APN: 6152-018-018 Legal: Lot:30 Block:G Tract No:4631 Map Ref:MB 49 PG 90&91City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: JANICE McDANIEL, THE BERNICE BRAGG Document #: 23-0206999 Located approximately 0.32 miles from subject property.						
9	443 W CRESSEY ST COMPTON, CA 90222	03/07/2023	\$322,000	\$389	826	2/1	1947	5,002 SF	N/A
	Owner: BRECKENRIDGE PROPERTY FUND 2016 APN: 6153-018-010 Legal: Lot:15&16 Block:E Tract No:4469 Map Ref:MB 48 PG 22City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: BARBARA INGRAM, PATRICIA TERRY Document #: 23-0143642 Located approximately 0.19 miles from subject property.						
10	2124 E ORIS ST COMPTON, CA 90222	04/28/2023	\$382,000	\$409	933	3/1	1953	5,333 SF	N/A
	Owner: CALIFORNIA REAL ESTATE SOLUTIONS INC APN: 6153-020-046 Legal: Lot:18&19 Block:W Tract No:4265 Map Ref:MB 47 PG 9&10City/Muni/Twp:COMPTON Land Use: Single Family Residential		Seller: MARCO ANTONIO LOPEZ Document #: 23-0277737 Located approximately 0.18 miles from subject property.						
11	2534 E EL SEGUNDO BLVD COMPTON, CA 90222	02/09/2023	\$505,000	\$624	809	2/1	1946	4,246 SF	N/A
	Owner: ALEXANDER E SANCHEZ CHEL APN: 6154-027-006 Legal: Subdivision:LYNWOOD PARK TRACT Map Ref:MB 9 PG 60Abbreviated Description:PORTION LOTS26&27 Land Use: Single Family Residential		Seller: ALL CITIES INVESTMENTS INC Document #: 23-0083834 Located approximately 0.81 miles from subject property.						

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Comparable Sales Data

No.	Address	Date	Price	\$/SF	SqFt	BR/Bth	Year Built	Lot Size	Pool
12	1709 N GRAPE AVE COMPTON, CA 90222	05/01/2023	\$650,000	\$639	1,016	3/1	1950	5,342 SF	N/A
	Owner: DANNY URIBE, CHANTEL LUPITA LOPEZ APN: 6155-015-019 Legal: Lot:33 Tract No:16671 Map Ref:MB 382 PG 11-13City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: CARDINAL DEVELOPMENT LLC Document #: 23-0279209 Located approximately 0.19 miles from subject property.							
13	2056 E PIRU ST COMPTON, CA 90222	01/26/2023	\$420,000	\$581	722	2/1	1954	2,496 SF	N/A
	Owner: JOSE A NAVIA NAVARRO, JUANA ROSARIO APN: 6155-018-030 Legal: Lot:14 Block:Q Tract No:4631 Map Ref:MB 49 PG 90&91City/Muni/Twp:UNINCORPORATED Land Use: Single Family Residential	Seller: RON ARRIOLA Document #: 23-0053576 Located approximately 0.12 miles from subject property.							
14	708 W 137TH ST COMPTON, CA 90222	05/05/2023	\$535,000	\$526	1,016	3/1	1950	4,997 SF	N/A
	Owner: MAYRA GUADALUPE AMEZCUA APN: 6155-027-019 Legal: Lot:66 Tract No:16671 Map Ref:MB 382 PG 11-13City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: ANA MARIA RAMIREZ, ESTATE OF NORMA Document #: 23-0293889 Located approximately 0.12 miles from subject property.							
15	830 W MAPLE ST COMPTON, CA 90220	03/17/2023	\$495,000	\$519	952	2/1	1955	2,498 SF	N/A
	Owner: JUAN M PEDROZA JR, VALERIE PEDROZA APN: 6156-007-009 Legal: Lot:16 Block:6 Tract No:5627 Map Ref:MB 60 PG 17-19City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: NEXT LEVEL ESTATES, PALMA Document #: 23-0173457 Located approximately 0.44 miles from subject property.							
16	346 W POPLAR ST COMPTON, CA 90220	03/28/2023	\$465,000	\$555	837	2/1	1924	4,947 SF	N/A
	Owner: DANIEL ALVAREZ APN: 6157-013-013 Legal: Lot:23&24 Block:H Tract No:3577 Map Ref:MB 38 PG 55City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: FERMIN OROZCO Document #: 23-0192115 Located approximately 0.59 miles from subject property.							
17	205 S MATTHISEN AVE COMPTON, CA 90220	04/03/2023	\$599,000	\$673	890	2/1	1942	8,852 SF	N/A
	Owner: ERNESTO MAURICIO BUTRON MARTINEZ APN: 6161-014-010 Legal: Lot:28 Tract No:12938 Map Ref:MB 249 PG 14City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: SYLVIA JIMENEZ Document #: 23-0209136 Located approximately 0.85 miles from subject property.							
18	1818 N ROSE AVE COMPTON, CA 90221	04/21/2023	\$480,000	\$696	689	2/1	1941	4,880 SF	N/A
	Owner: SALVADOR ANIVAL ANAYA, JONATHAN APN: 6167-008-002 Legal: Block:9 Subdivision:BELL VERNON ACRES TRACT Map Ref:MB 9 PG 196Abbreviated Description:PORTION Land Use: Single Family Residential	Seller: NANCY VEGA Document #: 23-0257465 Located approximately 0.87 miles from subject property.							
19	1510 N ROSE AVE COMPTON, CA 90221	03/06/2023	\$550,000	\$643	855	2/1	1924	5,655 SF	N/A
	Owner: RAFAEL CASTILLO, MYRIAM SEVILLA APN: 6167-009-016 Legal: Lot:50 Tract No:7243 Map Ref:MB 78 PG 15&16City/Muni/Twp:COMPTON Land Use: Single Family Residential	Seller: MONICA R GRAHAM, MONICA R GRAHAM Document #: 23-0139648 Located approximately 0.87 miles from subject property.							

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Comparable Sales Data

No.	Address	Date	Price	\$/SF	SqFt	BR/Bth	Year Built	Lot Size	Pool					
20	1515 N WILLOW AVE COMPTON, CA 90221	02/22/2023	\$455,000	\$602	755	2/1	1938	5,146 SF	N/A					
Owner: RUB INVESTMENT GROUP INC APN: 6167-015-015 Legal: Lot:82 Tract No:8406 Map Ref:MB 91 PG 95&96City/Muni/Twp:COMPTON Land Use: Single Family Residential					Seller: ANTHONY CHARLES HARRIS, RAVEN JANE Document #: 23-0111433 Located approximately 0.99 miles from subject property.									

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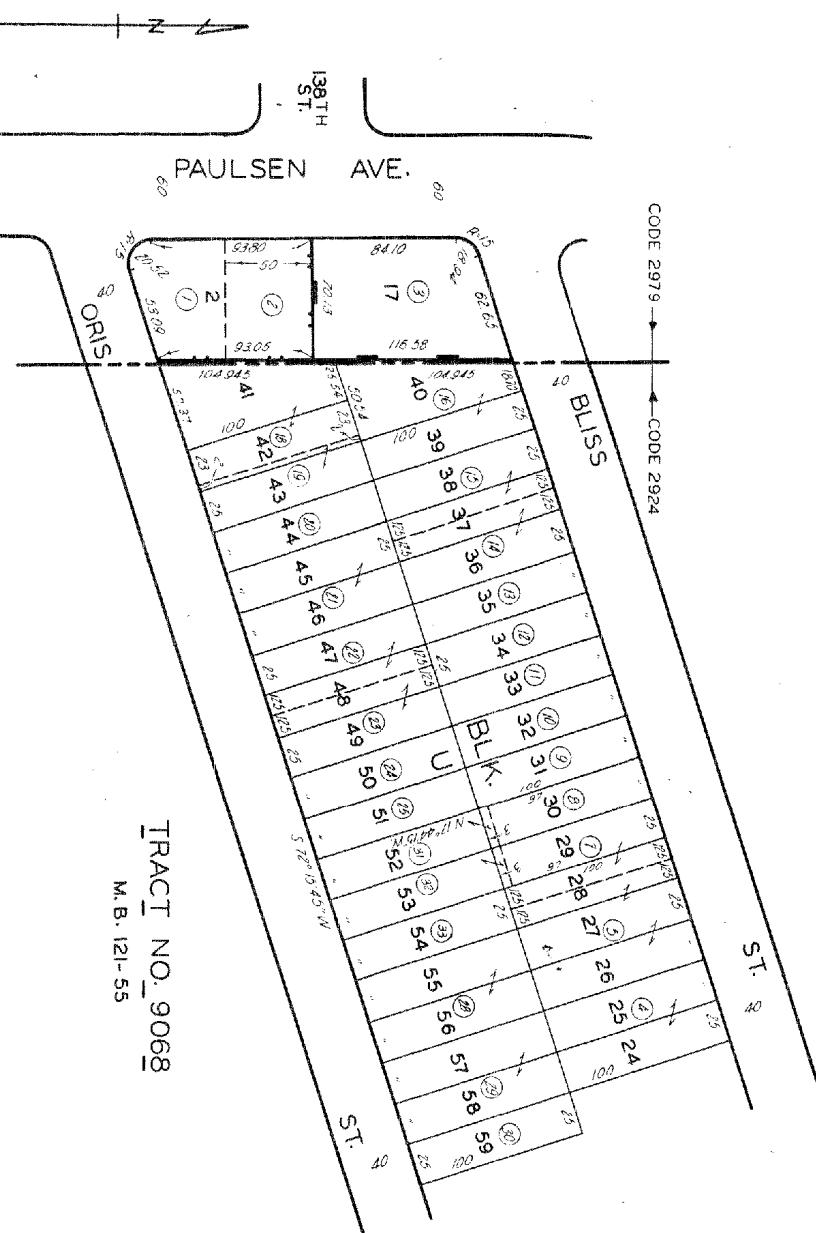
6155 29

SCALE 1"

60'

REVISE

8/12/96
296339546
300444200



TRACT NO. 4431 TRACT NO. 4631
M. B. 112-7-8 M. B. 49-90-91

FOR PREV. ASSESSMT. SEE: 172-334 & 335

ASSESSOR'S MAP
COUNTY OF LOS ANGELES, CALIF.

Tax Search



Los Angeles, California

Searched: 6155-029-028

Non-Order Search

Tax Year: 2022-2023

Tax Cover: 05/12/2023

Searched By: PHILIP BELTRAN

Searched On: 5/18/2023 4:33 PM

Company: PACIFIC COAST TITLE | ORANGE - (FNFSTR) | 11 | CRN: 00012-00006

APN:	6155-029-028
Described As:	TRACT # 4631 LOTS 55 AND LOT 56 BLOCK U
Address:	2033 E ORIS ST
City:	UNINCORPORATED - COUNTY OF LOS ANGELES
Billing Address:	2033 E ORIS ST COMPTON CA 90222
Assessed Owner(s):	HAYES,PATRINA; FRAZIER,WILLIE G II
Search As:	Lot 55 of Block U Map 49/90 (Tr 4631) Lot 56 of Block U Map 49/90 (Tr 4631)

Tax Rate Area:	02924	Value	Conveyance Date:
Use Code:	0100	Land: 326,400.00	Conveying Instrument:
		Improvements: 137,700.00	Date Transfer Acquired:
		Personal Property:	Vesting:
Region Code:	LOMITA	Fixtures:	Year Built: 1952
Flood Zone:		Inventory:	Year Last Modified: 1952
Zoning Code:	LCR1*		
Taxability Code:			
Tax Rate:	1.271096 %	Exemptions	Square Footage
Bill #:		Homeowner:	Land:
Issue Date:	10/15/2022	Inventory:	Improvements: 862
		Personal Property:	
		Religious:	
		All Other:	Tax Defaulted:
		Net Taxable Value: 464,100.00	Total Tax: 5,899.16

Installment	Amount	Penalty	Due Date	Status	Payment Date	Balance
1st	2,949.59	0.00	12/10/2022	PAID	12/12/2022	0.00
2nd	2,949.57	0.00	04/10/2023	PAID	04/10/2023	0.00
						Total Balance: 0.00

Bonds: 0	Parcel Changed:	Sold to State: 0	Mello-Roos: N	NSF: N
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Account	Special Lien Description	Amount
00177	SAFE CLEAN WATER	85.13
00197	LOS ANGELES COUNTY SOLID WASTE SERVICE CHARGE	3.51
00311	COUNTY LIBRARY SERVICES	33.20
02800	LOS ANGELES COUNTY LIGHTING DISTRICT	5.00
03071	LOS ANGELES COUNTY FLOOD CONTROL	21.69
03361	FIRESTONE GARBAGE DISPOSAL DISTRICT	180.00
04000	LOS ANGELES COUNTY SEWER MAINTENANCE	50.50
06181	GREATER L.A. COUNTY VECTOR CONTRL DISTRICT	14.67
06201	COUNTY SANITATION DISTRICT #1	196.00
99999	ALL OTHER SPECIAL LIENS NOT PROVIDED SEPARATELY BY THE COUNTY	151.87

Supplemental Tax	Due To: CHANGE OF OWNERSHIP	Tax Year: 2020	Type: Secured		
Assessed Owner(s):	Comment:				
Situs:					
Installment	Amount	Penalty	Due Date		
1st	615.16	61.51	03/31/2022	UNPAID	676.67
2nd	615.16	71.51	07/31/2022	UNPAID	686.67
Total	1,230.32	133.02		Value	
Supplemental Bill #:	20010 Land				
Issue Date:	02/10/2022 Improvements			Tax Defaulted:	
Effective Date:	03/30/2021 Total			Total Tax:	1,363.34

Supplemental Tax	Due To: CHANGE OF OWNERSHIP	Tax Year: 2021	Type: Secured		
Assessed Owner(s):	Comment:				
Situs:					
Installment	Amount	Penalty	Due Date		
1st	2,459.08	245.90	03/31/2022	UNPAID	2,704.98
2nd	2,459.08	255.90	07/31/2022	UNPAID	2,714.98
Total	4,918.16	501.80		Value	
Supplemental Bill #:	21010 Land				
Issue Date:	02/10/2022 Improvements			Tax Defaulted:	
Effective Date:	03/30/2021 Total			Total Tax:	5,419.96

THE INFORMATION PROVIDED IS A SUMMARIZED SEARCH OF OUR RECORDS. PROPERTY INSIGHT DOES NOT WARRANT NOR GUARANTEE THE ACCURACY NOR COMPLETENESS OF THE INFORMATION SHOWN. A FULL/EXTENDED TAX SEARCH IS RECOMMENDED.

***** END OF REPORT *****

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20210498449



Pages:
0003

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

03/30/21 AT 08:00AM

FEES :	25.00
TAXES :	371.80
OTHER :	0.00
<hr/>	
PAID :	396.80



LEADSHEET



202103301150279

00020198996



012016785

SEQ:
01

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

E502868

▲ E08_210330_8723484 ▲

RECORDING REQUESTED BY:

Cindy Escrow, Inc.
Order No. 112104993
Escrow No. 20402
Parcel No. 6155-029-028

AND WHEN RECORDED MAIL TO:

PATRINA HAYES
2033 E. ORIS STREET
COMPTON (AREA), CA 90222-3521

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

Exempt from fee per GC 27388. 1 (a) (2); recorded concurrently in connection with a transfer subject to the imposition of documentary transfer tax.

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS \$371.80 and CITY \$0

- computed on full value of property conveyed, or
 computed on full value less liens or encumbrances remaining at the time of sale.
XX unincorporated area: COMPTON (AREA), and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,
ROSA FRAZIER, TRUSTEE OF THE ROSA FRAZIER 2020 REVOCABLE TRUST DATED MARCH 3, 2020

hereby GRANT(S) to **PATRINA HAYES, A SINGLE WOMAN and WILLIE GENE FRAZIER II, A SINGLE MAN, AS JOINT TENANTS**

the following described real property in the County of LOS ANGELES, State of California:

Lot 55 And 56 Block 'U' of Tract No. 4631 in the County of LOS ANGELES, State of California, as per map recorded in Book 49 Page(s) 90 And 91 of Maps in the Office of the County Recorder of said County.

Mail Tax Statement to: SAME AS ABOVE or Address Noted Below

Date March 2, 2021

ROSA FRAZIER, TRUSTEE OF THE ROSA
FRAZIER 2020 REVOCABLE TRUST DATED
MARCH 3, 2020

Rosa Frazier, TRUSTEE
By: ROSA FRAZIER, Trustee)

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 } S.S.

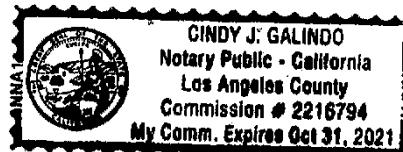
On 3-9-2021, before me, CINDY J. GALINDO, NOTARY PUBLIC,
personally appeared ROSA FRAZIER,
, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
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 Cindy J (Seal)

Galindo



▲ This page is part of your document - DO NOT DISCARD ▲



20210498450



Pages:
0020

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

03/30/21 AT 08:00AM

FEES :	81.00
TAXES :	0.00
OTHER :	0.00
<hr/> PAID : 81.00	



LEADSHEET



202103301150279

00020198997



012016785

SEQ:
02

SECURE - 8:00AM



THIS FORM IS NOT TO BE DUPLICATED

▲ E08_210330_8723484 ▲

E502868

**RECORDED AT THE REQUEST OF
CHICAGO TITLE COMPANY**

Return To:

Document Management
Quicken Loans, LLC
1050 Woodward Ave
Detroit, MI 48226-1906

Property Address:

2033 E Oris St
Compton, CA 90222-3521
APN: 6155-029-028

Prepared By: Tavea L Martin

1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

112101993

Deed of Trust *6155-029-028* 3473779111

Exempt from fee per GC 27388, 1 (a) (2); recorded
concurrently in connection with a transfer subject to the
imposition of documentary transfer tax.

MIN: 100039034737791113

Exempt from Real Estate Fraud Prosecution Trust Fee under GC27388: Recorded concurrently in
connection with a transfer subject to the imposition of documentary transfer tax.

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 provided in Section 16.

(A) **"Security Instrument"** means this document, which is dated **March 26, 2021**, together
with all Riders to this document.

(B) **"Borrower"** is Patrina Hayes, a single woman and Willie Gene Frazier,
II, a single man, as Joint Tenants

Borrower's address is 11548 Beachcomber Ln, Victorville, CA 92392-6887
. Borrower is the trustor under this Security Instrument.

(C) **"Lender"** is Quicken Loans, LLC

Lender is a **Limited Liability Company**
organized and existing under the laws of **the State of Michigan**
Lender's address is **1050 Woodward Ave, Detroit, MI 48226-1906**

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
Bankers Systems™ VMP ®
Wolters Kluwer Financial Services

6015343943

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- (D) "Trustee" is Heather Lovier
- (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, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (F) "Note" means the promissory note signed by Borrower and dated March 26, 2021. The Note states that Borrower owes Lender Three Hundred Twenty One Thousand One Hundred and 00/100 Dollars (U.S. \$ 321,100.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2051.
- (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, any 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 executed by Borrower [check box as 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"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify] |
- EXHIBIT A**
- (J) "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-appealable judicial opinions.
- (K) "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.
- (L) "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 so as to order, instruct, or authorize 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.
- (M) "Escrow Items" means those items that are described in Section 3.
- (N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third 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



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- of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that 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 (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Los Angeles
(Type of Recording Jurisdiction) *(Name of Recording Jurisdiction)*

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
Bankers Systems™ VMP ©
Wolters Kluwer Financial Services

Form 3005 1/01
VMP6A(CA) (1109).00
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Parcel ID Number: 6155-029-028 which currently has the address of
2033 E Oris St (Street)
Compton (City), California 90222-3521 (Zip Code)
("Property Address"):

TOGETHER WITH all 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 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 seised 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.

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, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately

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prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority:
(a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in



accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that



notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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 during the term of the Loan. 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 Loan, 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 under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate 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 holder of the Note up to the amount of the outstanding loan balance. 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 holder of the Note up to the amount of the outstanding loan balance.

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 Security Instrument, 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 Section 2.

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 Section 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 Note or this Security Instrument, 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 Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. 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. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.



8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to:

(a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in



full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds 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

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Miscellaneous 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 pay for the repairs and restoration in a single disbursement 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 Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial-taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.



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All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. 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 Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to



pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.
20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice



of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

- 21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

- 22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument 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 non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies

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permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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.

23. **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 to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.
24. **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.
25. **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.



The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to the Borrower at the address set forth above. A copy of any Notice of Default and any Notice of Sale will be sent only to the address contained in this recorded request. If the Borrower's address changes, a new request must be recorded.

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



Patrina Hayes

03/26/2021 (Seal)

-Borrower



Willie Gene Frazier, II

03/26/2021 (Seal)

-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

- Refer to the attached *Signature Addendum* for additional parties and signatures.

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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 March 26, 2021, before me **CINDY J. GALINDO**
Notary Public, personally appeared Patrina Hayes and Willie Gene Frazier, II

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.

Cindy J. Galindo
Notary Public

My commission expires: *Oct 31, 2021*

Loan Origination Organization: Quicken Loans, LLC

NMLS ID: 3030

Loan Originator: Lanita Morgan

NMLS ID: 1368565



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EXHIBIT A

Order No.: 112104993

For APN/Parcel ID(s): 6155-029-028

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

LOTS 55 AND 56 IN BLOCK "U" OF TRACT NO. 4631, IN THE COUNTY OF LOS ANGELES, STATE
OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 49, PAGES 90 AND 91 OF MAPS, IN THE
OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

Comparative Market Analysis



Researched and prepared by Abraham Prattella Prepared exclusively for Hayes Patrina & Willie G Frazier	Subject Property 2033 Oris ST Compton 90222-3521
II	Prepared on May 18, 2023

Abraham Prattella State Lic#: 01506646



Agency 8 Real Estate Group
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Claremont, CA 91711
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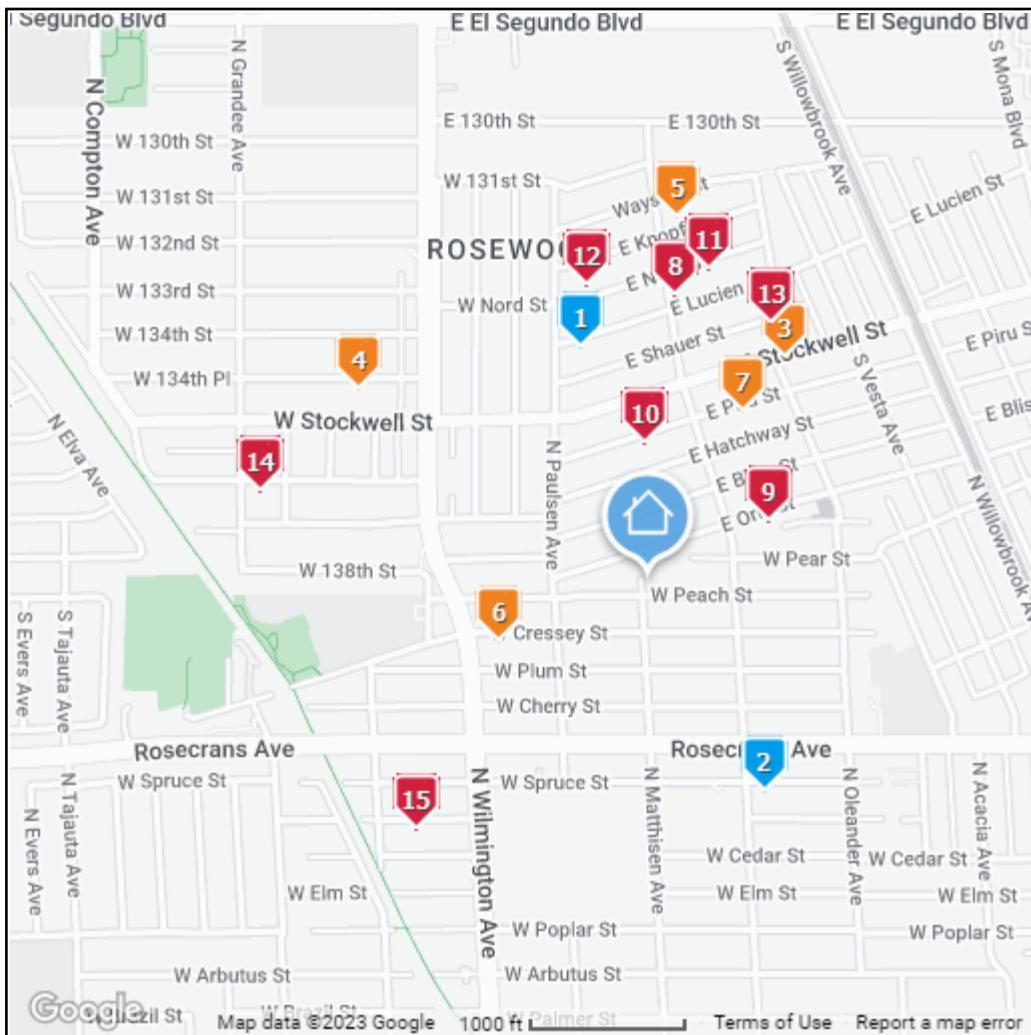
Comparative Market Analysis

2033 E Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Map Layout

This page displays the Map for the CMA Subject and your comparables.



- 2033 E Oris St
- 1 2012 E Lucien Street
 - 2 444 W Spruce Street
 - 3 2202 E Stockwell Street
 - 4 832 W 134Th Place
 - 5 2111 E Knopf Street
 - 6 728 W Cressey Street
 - 7 2128 E Piru Street
 - 8 2101 E Lucien Street
 - 9 2124 E Oris Street
 - 10 2056 E Piru Street
 - 11 2124 E Nord Street
 - 12 2021 E Nord Street
 - 13 13327 S Oleander Avenue
 - 14 928 W 136Th Street
 - 15 830 W Maple Street





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



<u>Subject Property</u>	<u>Details</u>	<u>Adjust</u>	<u>Details</u>	<u>Adjust</u>
2033 Oris St	2012 Lucien ST		444 Spruce ST	
MLS#	22186177		DW23026340	
Status	Active Under Contract		Active Under Contract	
Area	RN - Compton N of Rosecrans	0.00	RP - Compton S of Rosecrans	0.00
List Price	\$440,000		\$475,000	
Sold Price	\$0.00			
List Date	10/26/2022		02/15/2023	
Sold Date				
DOM	190		92	
Beds	2	3	-10,000 3	-10,000
Baths	1	1	0 1	0
Style			0 Contemporary	0
Sqft	862	898	-4,500 952	-11,250
Lot Sqft	5015	2,443	12,860 2,497	12,590
Lot Dim		25x98	0.00	0.00
Acres		0.05	0 0.06	0
Grg Stls			0	0
Prk Char		Driveway	0 Driveway	0
Age	1952	1950	0 1956	0
Interior			0.00 Granite Counters	0.00
Appliances			0.00	0.00
# FP	None		0 None	0
Roof	Composition		0.00 Shingle	0.00
Pool Private YN	N		0 N	0
Association Fee			0 0	0
Stories Total	1		0 1	0
Upgrades			0	0
			0	0

Remarks:

Back on Market... Subject to Cancellation of current escrow...
Property being sold "AS IS"... Seller will not assist with any
Repairs or Credits... Property is in Probate with Limited Authority...
Also in Foreclosure... Submit all offers 'Subject to Inspection'...
New windows... Solar panels installed in 2015 via the LA County
HERO Program... Contact LA 1 for further details... DO NOT
WALK Property...

Charming single family residence. This well maintained home
features 3 bedrooms, 1 bath, laundry room, ceramic tile floors, and
nice patio. Close to school, shopping, and transportation.

Price	\$440,000	\$475,000
Total Adjustments	\$-1,640	\$-8,660
Adjusted Price	\$438,360	\$466,340





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



Subject Property	Details	Adjust	Details	Adjust
2033 Oris St	2202 Stockwell ST		832 134th PL	
MLS#	PW23069486		DW23069513	
Status	Pending		Pending	
Area	699 - Not Defined	0.00	699 - Not Defined	0.00
List Price	\$499,000		\$599,998	
Sold Price	\$0.00			
List Date	04/26/2023		04/25/2023	
Sold Date				
DOM	6		10	
Beds	2	3	-10,000 2	0
Baths	1	1	0 2	-10,000
Style	See Remarks		0	0
Sqft	862	893	-3,875 946	-10,500
Lot Sqft	5015	2,215	14,000 5,781	-3,830
Lot Dim			0.00	0.00
Acres	0.05		0 0.13	0
Grg Stls			0 Yes	0
Prk Char	None		0	0
Age	1952	1953	0 1926	0
Interior		Stone Counters	0.00	0.00
Appliances			0.00	0.00
# FP	None		0 None	0
Roof	Shingle		0.00	0.00
Pool Private YN	N		0 N	0
Association Fee	0		0 0	0
Stories Total	1		0 1	0
Upgrades			0	0
			0	0

Remarks:

Welcome to this lovely home in Compton. No City Inspection on this house since it is under LA County. This home has 3 beautiful bedrooms with ample closet space. There are laminate floors throughout the bedrooms and living room with tile floors in the kitchen. The updated kitchen has plenty of space for all your needs. The updated bathroom has subway tile with glass accents. Each room has its own cooling and heating units. The washer and dryer are located off of the back door. There is a storage shed for all your

Looking for a beautiful and affordable home in Compton, California? Look no further than 832 W 134th Pl, a stunning single-story residence that boasts style, comfort, and convenience.

This charming 2-bedroom, 2-bathroom home features an open-concept floor plan that maximizes space and light, with large windows that let in plenty of natural light. The living area is spacious and welcoming.

Price	\$499,000	\$599,998
Total Adjustments	\$125	\$-24,330
Adjusted Price	\$499,125	\$575,668





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



Subject Property	Details	Adjust	Details	Adjust
2033 Oris St	2111 Knopf ST		728 Cressey ST	
MLS#	DW23064594		CV23057318	
Status	Pending		Pending	
Area	RN - Compton N of Rosecrans	0.00	RN - Compton N of Rosecrans	0.00
List Price	\$425,000		\$450,000	
Sold Price	\$0.00			
List Date	04/17/2023		04/04/2023	
Sold Date				
DOM	0		31	
Beds	2	0 2		0
Baths	1	0 1		0
Style		0		0
Sqft	862	716	18,250 876	-1,750
Lot Sqft	5015	3,687	6,640 2,496	12,595
Lot Dim		0.00		0.00
Acres	0.08	0 0.06		0
Grg Stls		0		0
Prk Char	Driveway, Gated	0		0
Age	1952	1948	0 1951	0
Interior		0.00		0.00
Appliances		0.00		0.00
# FP	None	0 None		0
Roof		0.00		0.00
Pool Private YN	N	0 N		0
Association Fee	0	0 0		0
Stories Total	1	0 1		0
Upgrades		0		0
Remarks:	Perfect starter home for a first time buyer! This is a two bedroom, one bathroom with an additional room. A ton of potential. Priced to sell fast!			

Total Adjustments	\$425,000	\$450,000
Adjusted Price	\$24,890	\$10,845
	\$449,890	\$460,845





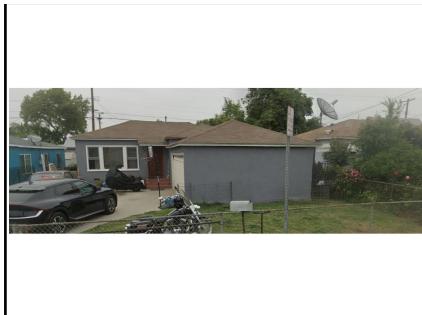
Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



<u>Subject Property</u>	<u>Details</u>	<u>Adjust</u>	<u>Details</u>	<u>Adjust</u>
2033 Oris St	2128 Piru ST		2101 Lucien ST	
MLS#	23247589		DW22117673	
Status	Pending		Closed	
Area	RN - Compton N of Rosecrans	0.00	699 - Not Defined	0.00
List Price	\$520,000		\$459,900	
Sold Price	\$0.00		\$470,000	
List Date	03/08/2023		05/31/2022	
Sold Date			12/13/2022	
DOM	64		109	
Beds	2	0 2		0
Baths	1	-10,000 1		0
Style	Spanish	0		0
Sqft	862	799	7,875 720	17,750
Lot Sqft	5015	2,543	12,360 3,266	8,745
Lot Dim		0.00		0.00
Acres	0.05	0 0.08		0
Grg Stls		0		0
Prk Char	Driveway	0		0
Age	1952	1924	0 1953	0
Interior		0.00		0.00
Appliances	Dishwasher, Disposal, Microw:	0.00		0.00
# FP	None	0 None		0
Roof		0.00		0.00
Pool Private YN	N	0 N		0
Association Fee		0 0		0
Stories Total	1	0 1		0
Upgrades		0		0
Remarks:	Come view This Compton Gem!!! Located in East Compton California. This Home Has 2 Highly Sought After Master Bedrooms That You Just Have To See. Laminate Wood Flooring Throughout. Blinds on Windows And Security Bars On Outside Of Home. Great Kitchen With Double Stainless-Steel Sink And Stainless Steel Exhaust Hood. Plenty Of Cabinets Space. Laundry Area, Dog Run And Nice Size Backyard For Entertaining Family And Friends.			
	Corner house completely remodeled with 2 bedroom 1 full bath home, it has new kitchen, new bathroom, new floors, new windows, new water heater, new roof. There is a patio on the side of the house. There is an entrance to the back yard and the back yard has cement. Since this is a corner house, entrance for parking is from both streets on the front of the house and in the back yard. This home is perfect for first time buyers, the house is ready to move in. Close to the 105 Freeway and close to Martin Luther King			

Price	\$520,000	\$470,000
Total Adjustments	\$10,235	\$26,495
Adjusted Price	\$530,235	\$496,495





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



Subject Property	Details	Adjust	Details	Adjust
2033 Oris St	2124 Oris ST		2056 Piru ST	
MLS#	DW23060266		DW22228146	
Status	Closed		Closed	
Area	RN - Compton N of Rosecrans	0.00	RN - Compton N of Rosecrans	0.00
List Price	\$399,999		\$419,900	
Sold Price	\$0.00		\$420,000	
List Date	04/11/2023		10/23/2022	
Sold Date	04/28/2023		01/26/2023	
DOM	2		67	
Beds	2	3	-10,000 2	0
Baths	1	1	0 1	0
Style			0	0
Sqft	862	933	-8,875 722	17,500
Lot Sqft	5015	5,331	-1,580 2,496	12,595
Lot Dim			0.00	0.00
Acres	0.12		0 0.06	0
Grg Stls	Yes		0	0
Prk Char			0	0
Age	1952	1953	0 1954	0
Interior			0.00	0.00
Appliances			0.00	0.00
# FP	None		0 None	0
Roof			0.00	0.00
Pool Private YN	N		0 N	0
Association Fee	0		0 0	0
Stories Total	1		0 1	0
Upgrades			0	0
Remarks:	<p>CASH OR HARD MONEY LOAN BASED ON CONDITION...BRING YOUR OFFER ...This 3 bedroom 1 bath home is in UNINCORPORATED Compton (NOT CITY OF COMPTON) . Great investment opportunity for those looking to renovate and BUILD SOME INSTANT EQUITY. In need of MAJOR WORK..., it's an opportunity to create a dream home. The potential is vast, and with some effort and investment, you can transform this house into a beautiful and comfortable home that</p>			
	<p>Welcome to this wonderful move in ready 2 Bedroom 1 Bathroom home . This home features laminate wood floor throughout the living room , Recessed lighting and Granite Counter Tops. Ample sized backyard perfect for family gatherings , BBQs and much more. Property will have new interior paint job by next week</p>			

Price	\$382,000	\$420,000
Total Adjustments	\$-20,455	\$30,095
Adjusted Price	\$361,545	\$450,095





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



<u>Subject Property</u>	<u>Details</u>	<u>Adjust</u>	<u>Details</u>	<u>Adjust</u>
2033 Oris St	2124 Nord ST		2021 Nord ST	
MLS#	IG22071616		PW23020391	
Status	Closed		Closed	
Area	RN - Compton N of Rosecrans	0.00	RN - Compton N of Rosecrans	0.00
List Price	\$469,000		\$522,000	
Sold Price	\$0.00	\$420,000		\$522,000
List Date	04/07/2022		02/07/2023	
Sold Date	02/22/2023		03/31/2023	
DOM	107		9	
Beds	2	2	0 3	-10,000
Baths	1	2	-10,000 1	0
Style			0	0
Sqft	862	809	6,625 912	-6,250
Lot Sqft	5015	2,470	12,725 2,481	12,670
Lot Dim			0.00	0.00
Acres	0.06		0 0.06	0
Grg Stls			0	0
Prk Char		Driveway	0	0
Age	1952	1963	0 1958	0
Interior			0.00	0.00
Appliances			0.00	0.00
# FP	None		0 None	0
Roof			0.00	0.00
Pool Private YN	N		0 N	0
Association Fee	0		0 0	0
Stories Total	1		0 1	0
Upgrades			0	0
			0	0

Remarks:

Great starter home. Two bedrooms with 2 bathrooms, upgraded kitchen with granite countertops, all new tile flooring throughout the home. Gated driveway parking for extra security. Home has a back shed very well built as an extra bedroom. Located close to fwy's, shopping centers and schools.

Time for a new family to make memories! First time on the market in over 60 years. This single story 3 bedrooms 1 bathroom home is located in Rosewood area of Compton. As you enter the spacious living room you will find hardwood floors and plenty of natural lighting. A thoughtfully designed well-maintained kitchen, that comprises of custom cabinets and flooring. The bonus room is perfect for bonding with love ones or a home office. There's plenty of room to roam in the charming backyard. A quiet haven where you

Price	\$420,000	\$522,000
Total Adjustments	\$9,350	\$-3,580
Adjusted Price	\$429,350	\$518,420





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



Subject Property	Details		Adjust	Details	Adjust
2033 Oris St	13327 Oleander AV			928 136th ST	
MLS#	TR22231436			DW22204974	
Status	Closed			Closed	
Area	RN - Compton N of Rosecrans		0.00	RN - Compton N of Rosecrans	0.00
List Price	\$549,900			\$589,900	
Sold Price	\$0.00	\$525,000		\$585,000	
List Date	10/28/2022			09/19/2022	
Sold Date	12/22/2022			01/13/2023	
DOM	29			109	
Beds	2	2	0 2		0
Baths	1	1	0 1		0
Style			0		0
Sqft	862	852	1,250 772		11,250
Lot Sqft	5015	4,791	1,120 6,001		-4,930
Lot Dim			0.00		0.00
Acres	0.11		0 0.14		0
Grg Stls	Yes		0 Yes		0
Prk Char			0		0
Age	1952	1947	0 1948		0
Interior			0.00		0.00
Appliances	None		0.00		0.00
# FP	None		0 None		0
Roof			0.00		0.00
Pool Private YN	N		0 N		0
Association Fee	0		0 0		0
Stories Total	1		0 1		0
Upgrades			0		0
Remarks:					
	Sharp and newly remodeled 2 bd/1 ba single family residence located on a prime corner lot in Rosewood, Unincorporated Area of Los Angeles. Gated entrance, terrific curb appeal, spacious living/dining room combo, light bright kitchen w/granite counters and large pantry. Both bedrooms offer ample living/closet space. Custom tilework in bathroom. Beautiful wood-like flooring thru out, recessed lights, custom hardware. Newer roof. Large backyard w/two car garage and the ability to park work/recreational vehicles in				
	Beautiful home located in Compton. Home features 2 large bedrooms , 1 Bath, has many upgrades newer floors and kitchen cabinets. Property is well kept inside and out, features plenty space for parking and back yard entertainment. It's a must see.				

Price	\$525,000	\$585,000
Total Adjustments	\$2,370	\$6,320
Adjusted Price	\$527,370	\$591,320





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

CMA Price Adjustments

This page outlines the subject property versus comparables properties.



Subject Property

2033 Oris St

MLS#

Status

Area

List Price

Sold Price \$0.00

List Date

Sold Date

DOM

Beds

Baths

Style

Sqft 862

Lot Sqft 5015

Lot Dim

Acres

Grg Stls

Prk Char

Age 1952

Interior

Appliances

FP

Roof

Pool Private YN

Association Fee

Stories Total

Upgrades

Details

830 Maple ST

RS22239313

Closed

RP - Compton S of Rosecrans

Adjust

0.00

\$475,000

\$495,000

11/10/2022

03/17/2023

82

0

-10,000

0

-11,250

12,585

0.00

0.06

0

Yes

0

0

1955

0

0.00

0.00

None

0

N

0

0

1

0

0

0

Remarks:

AMAZINGLY REMODELED ~ 2 Bed 2 Bath + 1 Car Attached Garage ~ 952 Sqft. Buy Now, Refinance Later !! This property has a Modern touch . Remodeled in 2022 , the upgrades are Endless: Fully Remodeled Kitchen with a 6ft island, Contemporary Bathrooms with Bluetooth Speakers , New Plumbing, Recessed lights, Toiles, Vanities New Paint Interior + Exterior , Electrical outlets , New Windows , New Landscaping , New 12MM Laminate Flooring . Classic White shaker cabinets . BRAND NEW Mini

Price	\$495,000
Total Adjustments	\$-8,665
Adjusted Price	\$486,335





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Active Under Contract Properties



Addr:	2012 E Lucien ST , Compton	MLS #:	22186177
Area:	RN - Compton N of Rosecrans, E of Central		
OP:	\$515,000	Apx SF:	898
LP:	\$440,000	\$/SF:	\$490
LD:	10/26/2022	SD:	
Beds:	3	Bath:	1
YBlt:	1950	Prk:	Driveway
Elem:		Mid:	High:

Property Description: Back On Market... Subject To Cancellation Of Current Escrow... Property Being Sold "As Is"... Seller Will Not Assist With Any Repairs Or Credits... Property Is In Probate With Limited Authority... Also In Foreclosure... Submit All Offers 'Subject To Inspection'"... New Windows... Solar Panels Installed In 2015 Via The La County Hero Program... Contact La 1 For Further Details... Do Not Walk Property...



Addr:	444 W Spruce ST , Compton	MLS #:	DW23026340
Area:	RP - Compton S of Rosecrans, E of Central,W o		
OP:	\$499,000	Apx SF:	952
LP:	\$475,000	\$/SF:	\$499
LD:	02/15/2023	SD:	
Beds:	3	Bath:	1
YBlt:	1956	Prk:	Driveway
Elem:		Mid:	Compton
		High:	Compton

Property Description: Charming Single Family Residence. This Well Maintained Home Features 3 Bedrooms, 1 Bath, Laundry Room, Ceramic Tile Floors, And Nice Patio. Close To School, Shopping, And Transportation.





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Pending Properties



Addr: 2202 E Stockwell ST , Compton

Area: 699 - Not Defined

MLS #: PW23069486

OP: \$499,000

LP: \$499,000

SP:

Apx SF: 893

LD: 04/26/2023

SD:

\$/SF: \$559

Beds: 3

Bath: 1

LotSF: 2,215

YBlt: 1953

Prk: None

DOM: 6

Elem:

Mid:

High:

Property Description: Welcome To This Lovely Home In Compton. No City Inspection On This House Since It Is Under La County. This Home Has 3 Beautiful Bedrooms With Ample Closet Space. There Are Laminate Floors Throughout The Bedrooms And Living Room With Tile Floors In The Kitchen. The Updated Kitchen Has Plenty Of Space For All Your Needs. The Updated Bathroom Has Subway Tile With Glass Accents. Each Room Has Its Own Cooling And Heating Units. The Washer And Dryer Are Located Off Of The Back Door. There Is A Storage Shed For All Your Home Maintenance Needs. The Cozy Back Yard Is Perfect For Your Family Gatherings. Come See What This Lovely Home As To Offer.



Addr: 832 W 134th PL , Compton

Area: 699 - Not Defined

MLS #: DW23069513

OP: \$599,998

LP: \$599,998

SP:

Apx SF: 946

LD: 04/25/2023

SD:

\$/SF: \$634

Beds: 2

Bath: 2

LotSF: 5,781

YBlt: 1926

Prk:

DOM: 10

Elem:

Mid:

High:

Property Description: Looking For A Beautiful And Affordable Home In Compton, California? Look No Further Than 832 W 134Th Pl, A Stunning Single-Story Residence That Boasts Style, Comfort, And Convenience.

This Charming 2-Bedroom, 2-Bathroom Home Features An Open-Concept Floor Plan That Maximizes Space And Light, With Large Windows That Let In Plenty Of Natural Light. The Living Area Is Spacious And Welcoming.

The Kitchen Is Fully Equipped With Stainless Steel Appliances, And Plenty Of Counter Space, The Adjoining Dining Area Is Perfect For Family Meals Or Entertaining Guests.

Outside, The Backyard Is A Private Oasis, Perfect For Relaxing And Enjoying The California Sunshine. The Patio Is Perfect For Al Fresco Dining Or Hosting Outdoor Gatherings, And The Large Grassy Area Is Perfect For Pets Or Kids To Play.

Located In A Quiet And Friendly Neighborhood, This Home Is Close To Schools, Parks, Shopping, And Dining. Don't Miss Your Chance To Make This Beautiful Home Your Own!





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Pending Properties



Addr:	2111 E Knopf ST , Compton		
Area:	RN - Compton N of Rosecrans, E of Central		MLS #: DW23064594
OP:	\$425,000	SP:	Apx SF: 716
LP:	\$425,000	SD:	\$/SF: \$594
LD:	04/17/2023	Bath: 1	LotSF: 3,687
Beds:	2	Prk: Driveway, Gated	DOM: 0
YBlt:	1948	Elem:	High:

Property Description:



Addr:	728 W Cressey ST , Compton		
Area:	RN - Compton N of Rosecrans, E of Central		MLS #: CV23057318
OP:	\$450,000	SP:	Apx SF: 876
LP:	\$450,000	SD:	\$/SF: \$514
LD:	04/04/2023	Bath: 1	LotSF: 2,496
Beds:	2	Prk:	DOM: 31
YBlt:	1951	Elem:	High:

Property Description: Perfect Starter Home For A First Time Buyer! This Is A Two Bedroom, One Bathroom With An Additional Room. A Ton Of Potential. Priced To Sell Fast!



Addr:	2128 E Piru ST , Compton		
Area:	RN - Compton N of Rosecrans, E of Central		MLS #: 23247589
OP:	\$520,000	SP:	Apx SF: 799
LP:	\$520,000	SD:	\$/SF: \$651
LD:	03/08/2023	Bath: 2	LotSF: 2,543
Beds:	2	Prk: Driveway	DOM: 64
YBlt:	1924	Elem:	High:

Property Description: Come View This Compton Gem!!! Located In East Compton California. This Home Has 2 Highly Sought After Master Bedrooms That You Just Have To See. Laminate Wood Flooring Throughout. Blinds On Windows And Security Bars On Outside Of Home. Great Kitchen With Double Stainless-Steel Sink And Stainless Steel Exhaust Hood. Plenty Of Cabinets Space. Laundry Area, Dog Run And Nice Size Backyard For Entertaining Family And Friends.





Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Closed Properties



Addr: 2101 E Lucien ST , Compton

Area: 699 - Not Defined

MLS #: DW22117673

OP: \$549,000

LP: \$459,900

SP: \$470,000

Apx SF: 720

LD: 05/31/2022

SD: 12/13/2022

\$/SF: \$653

Beds: 2

Bath: 1

LotSF: 3,266

YBlt: 1953

Prk:

DOM: 109

Elem:

Mid:

High:

Property Description: Corner House Completely Remodeled With 2 Bedroom 1 Full Bath Home, It Has New Kitchen, New Bathroom, New Floors, New Windows, New Water Heater, New Roof. There Is A Patio On On The Side Of The House. There Is An Entrance To The Back Yard And The Back Yard Has Cement. Since This Is A Corner House, Entrance For Parking Is From Both Streets On The Front Of The House And In The Back Yard. This Home Is Perfect For First Time Buyers, The House Is Ready To Move In. Close To The 105 Freeway And Close To Martin Luther King Hospital. Must See To Appreciate!



Addr: 2124 E Oris ST , Compton

Area: RN - Compton N of Rosecrans, E of Central

MLS #: DW23060266

OP: \$399,999

LP: \$399,999

SP: \$382,000

Apx SF: 933

LD: 04/11/2023

SD: 04/28/2023

\$/SF: \$409

Beds: 3

Bath: 1

LotSF: 5,331

YBlt: 1953

Prk:

DOM: 2

Elem:

Mid:

High:

Property Description: Cash Or Hard Money Loan Based On Condition....Bring Your Offer ...This 3 Bedroom 1 Bath Home Is In Unincorporated Compton (Not City Of Compton) . Great Investment Opportunity For Those Looking To Renovate And Build Some Instant Equity. In Need Of Major Work..., It'S An Opportunity To Create A Dream Home. The Potential Is Vast, And With Some Effort And Investment, You Can Transform This House Into A Beautiful And Comfortable Home That Someone Will Love For Years To Come. If You'Re Up For The Challenge Of Turning This House Into A Home, It Could Be The Perfect Opportunity For You. Come Check It Out!



Addr: 2056 E Piru ST , Compton

Area: RN - Compton N of Rosecrans, E of Central

MLS #: DW22228146

OP: \$459,900

LP: \$419,900

SP: \$420,000

Apx SF: 722

LD: 10/23/2022

SD: 01/26/2023

\$/SF: \$582

Beds: 2

Bath: 1

LotSF: 2,496

YBlt: 1954

Prk:

DOM: 67

Elem:

Mid:

High:

Property Description: Welcome To This Wonderful Move In Ready 2 Bedroom 1 Bathroom Home . This Home Features Laminate Wood Floor Throughout The Living Room , Recessed Lighting And Granite Counter Tops . Ample Sized Backyard Perfect For Family Gatherings , Bbqs And Much More. Property Will Have New Interior Paint Job By Next Week



Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Closed Properties



Addr: 2124 E Nord ST , Compton	MLS #: IG22071616
Area: RN - Compton N of Rosecrans, E of Central	
OP: \$507,000	
LP: \$469,000	SP: \$420,000
LD: 04/07/2022	SD: 02/22/2023
Beds: 2	Bath: 2
YBlt: 1963	Prk: Driveway
Elem:	Mid:
	Apx SF: 809
	\$/SF: \$519
	LotSF: 2,470
	DOM: 107
	High:

Property Description: Great Starter Home. Two Bedrooms With 2 Bathrooms, Upgraded Kitchen With Granite Countertops, All New Tile Flooring Throughout The Home. Gated Driveway Parking For Extra Security. Home Has A Back Shed Very Well Built As An Extra Bedroom. Located Close To Fwy'S, Shopping Centers And Schools.



Addr: 2021 E Nord ST , Compton	MLS #: PW23020391
Area: RN - Compton N of Rosecrans, E of Central	
OP: \$510,000	
LP: \$522,000	SP: \$522,000
LD: 02/07/2023	SD: 03/31/2023
Beds: 3	Bath: 1
YBlt: 1958	Prk:
Elem:	Mid:
	Apx SF: 912
	\$/SF: \$572
	LotSF: 2,481
	DOM: 9
	High:

Property Description: Time For A New Family To Make Memories! First Time On The Market In Over 60 Years. This Single Story 3 Bedrooms 1 Bathroom Home Is Located In Rosewood Area Of Compton. As You Enter The Spacious Living Room You Will Find Hardwood Floors And Plenty Of Natural Lighting. A Thoughtfully Designed Well-Maintained Kitchen, That Comprises Of Custom Cabinets And Flooring. The Bonus Room Is Perfect For Bonding With Love Ones Or A Home Office. There'S Plenty Of Room To Roam In The Charming Backyard. A Quiet Haven Where You Can Really Relax. Located In Close Proximity To Shops, Major Freeways, Schools & Parks.



Addr: 13327 S Oleander AV , Compton	MLS #: TR22231436
Area: RN - Compton N of Rosecrans, E of Central	
OP: \$549,900	
LP: \$549,900	SP: \$525,000
LD: 10/28/2022	SD: 12/22/2022
Beds: 2	Bath: 1
YBlt: 1947	Prk:
Elem:	Mid:
	Apx SF: 852
	\$/SF: \$616
	LotSF: 4,791
	DOM: 29
	High:

Property Description: Sharp And Newly Remodeled 2 Bd/1 Ba Single Family Residence Located On A Prime Corner Lot In Rosewood, Unincorporated Area Of Los Angeles. Gated Entrance, Terrific Curb Appeal, Spacious Living/Dining Room Combo, Light Bright Kitchen W/Granite Counters And Large Pantry. Both Bedrooms Offer Ample Living/Closet Space. Custom Tilework In Bathroom. Beautiful Wood-Like Flooring Thru Out, Recessed Lights, Custom Hardware. Newer Roof. Large Backyard W/ Two Car Garage And The Ability To Park Work /Recreational Vehicles In An Enclosed/Gated Property.



Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

Closed Properties



Addr: 928 W 136th ST , Compton	MLS #: DW22204974
Area: RN - Compton N of Rosecrans, E of Central	
OP: \$599,900	Apx SF: 772
LP: \$589,900	\$/SF: \$758
LD: 09/19/2022	LotSF: 6,001
Beds: 2	DOM: 109
YBlt: 1948	High:
Elem:	Mid:

Property Description: Beautiful Home Located In Compton. Home Features 2 Large Bedrooms , 1 Bath, Has Many Upgrades Newer Floors And Kitchen Cabinets. Property Is Well Kept Inside And Out, Features Plenty Space For Parking And Back Yard Entertainment. It'S A Must See.



Addr: 830 W Maple ST , Compton	MLS #: RS22239313
Area: RP - Compton S of Rosecrans, E of Central,W o	
OP: \$499,000	Apx SF: 952
LP: \$475,000	\$/SF: \$520
LD: 11/10/2022	LotSF: 2,498
Beds: 2	DOM: 82
YBlt: 1955	High:
Elem:	

Property Description: Amazingly Remodeled ~ 2 Bed 2 Bath + 1 Car Attached Garage ~ 952 Sqft . Buy Now, Refinance Later !! This Property Has A Modern Touch . Remodeled In 2022 , The Upgrades Are Endless: Fully Remodeled Kitchen With A 6Ft Island, Contemporary Bathrooms With Bluetooth Speakers , New Plumbing, Recessed Lights, Toiles, Vanities New Paint Interior + Exterior , Electrical Outlets , New Windows , New Landscaping . New 12Mm Laminate Flooring . Classic White Shaker Cabinets . Brand New Mini Split System Etc. Perfect Starter Home , You Can'T Go Wrong. The Backyard Is Water Resistant & Low Maintenance ! The House Offers Trees For Shade And Privacy. The Amazing Avocado Tree Produces Quality Avocados. Conveniently Located ... Walking Distance To Schools, Shopping Centers Etc. Very Quick Freeway Access 91/105/110 . This Home Just Won'T Last On The Market At This Price . Submit Your Offer Before It'S Gone



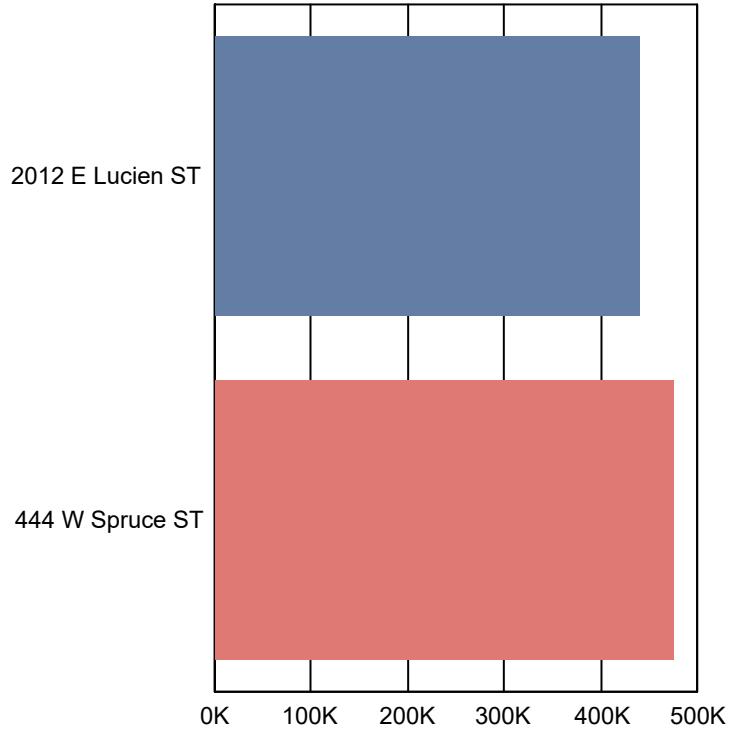
Comparative Market Analysis

2033 Oris St
Compton, 90222

Thursday, May 18, 2023

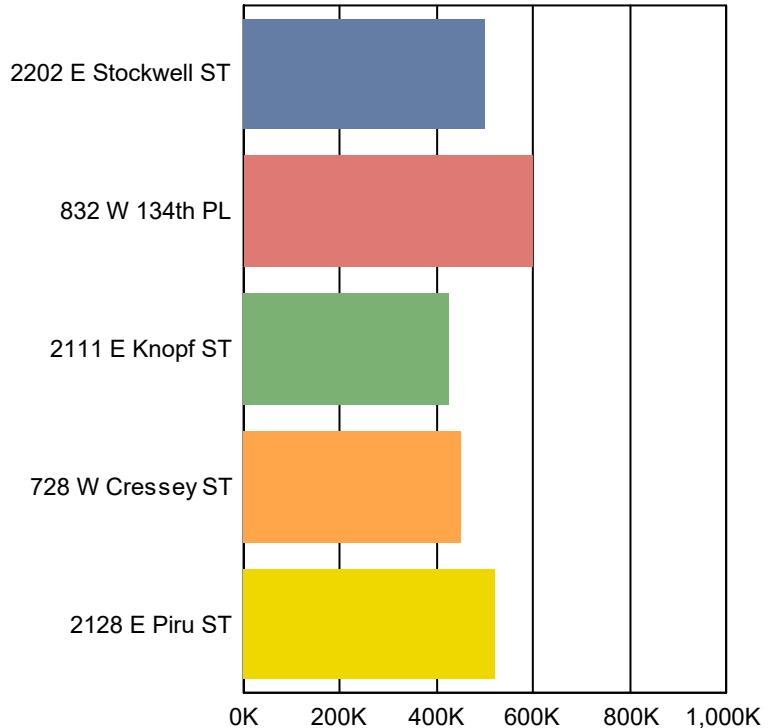
Active Under Contract Properties

# of Listings	2
Lowest Price	\$440,000
Highest Price	\$475,000
Average Price	\$457,500
Avg Price/SqFt	\$494.47
Avg DOM	141



Pending Properties

# of Listings	5
Lowest Price	\$425,000
Highest Price	\$599,998
Average Price	\$498,800
Avg Price/SqFt	\$590.23
Avg DOM	22





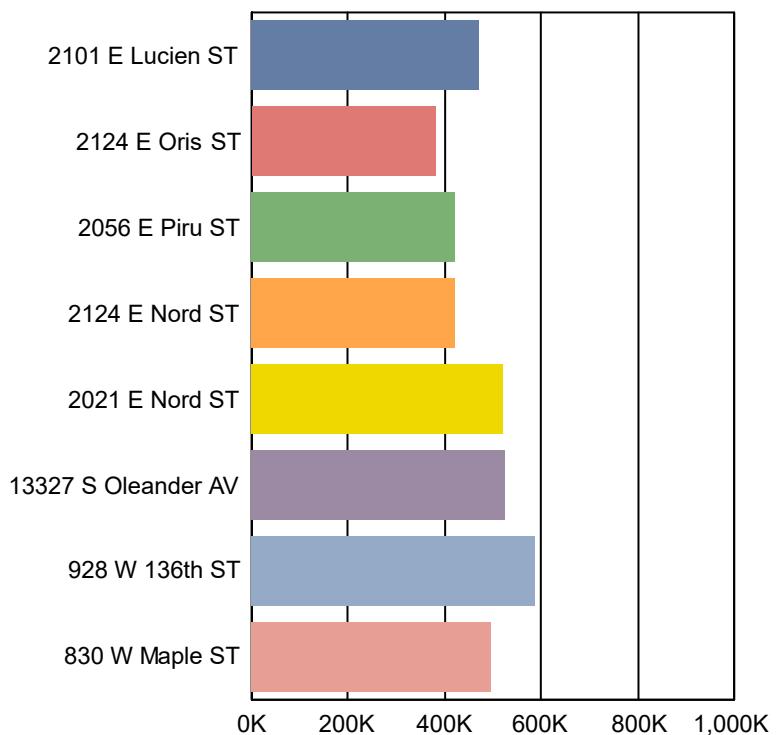
Comparative Market Analysis

2033 Oris St
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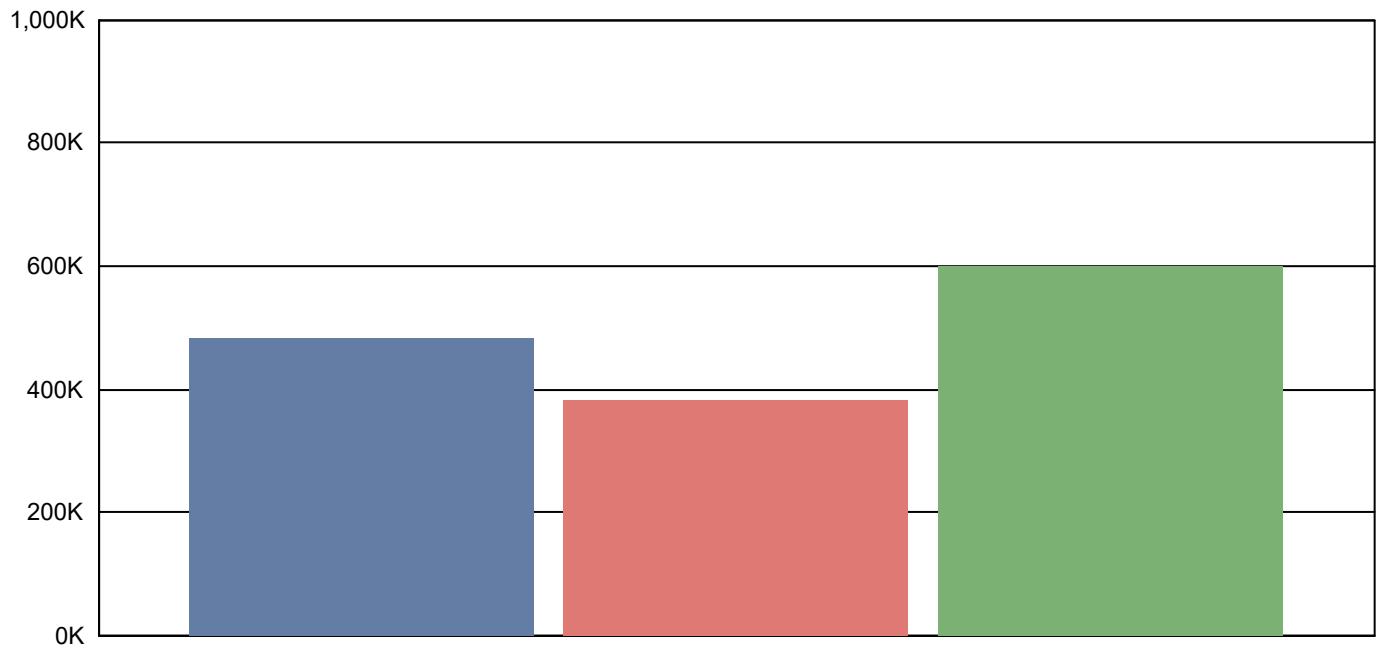
Thursday, May 18, 2023

Closed Properties

# of Listings	8
Lowest Price	\$382,000
Highest Price	\$585,000
Average Price	\$477,375
Avg Price/SqFt	\$578.67
Avg DOM	64



Summary Graph/Analysis



■ Avg Price ■ Min Price ■ Max Price





Comparative Market Analysis

2033 Oris St
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Thursday, May 18, 2023

Cumulative Analysis

Listing Category	Lowest Price	Highest Price	Average Price	Avg \$ Per Sqft
Active Under Contract	\$440,000	\$475,000	\$457,500	\$494.47
Pending	\$425,000	\$599,998	\$498,800	\$590.23
Closed	\$382,000	\$585,000	\$477,375	\$578.67
Totals / Averages	\$382,000	\$599,998	\$481,867	\$571.30

Sold Property Analysis

Address	List Price	Sold Price	DOM	%SP/LP	SP/Sqft
2101 E Lucien St	\$459,900	\$470,000	109	%2.20	\$652.78
2124 E Oris St	\$399,999	\$382,000	2	-%4.50	\$409.43
2056 E Piru St	\$419,900	\$420,000	67	%0.02	\$581.72
2124 E Nord St	\$469,000	\$420,000	107	-%10.45	\$519.16
2021 E Nord St	\$522,000	\$522,000	9	%0.00	\$572.37
13327 S Oleander Av	\$549,900	\$525,000	29	-%4.53	\$616.20
928 W 136Th St	\$589,900	\$585,000	109	-%0.83	\$757.77
830 W Maple St	\$475,000	\$495,000	82	%4.21	\$519.96
Total Averages	\$485,700	\$477,375	64	%-1.73	\$578.67

Note: Selected properties without SQFT values are not included in the "Average per Sqft" calculations

Property Summary

S	Street Address	Bd	Bth	Sqft	Built	L Price	S Price	Sold Date	DOM
B	2012 E Lucien St	3	1	898	1950	\$440,000			190
B	444 W Spruce St	3	1	952	1956	\$475,000			92
P	2202 E Stockwell St	3	1	893	1953	\$499,000			6
P	832 W 134Th Pl	2	2	946	1926	\$599,998			10
P	2111 E Knopf St	2	1	716	1948	\$425,000			0
P	728 W Cressey St	2	1	876	1951	\$450,000			31
P	2128 E Piru St	2	2	799	1924	\$520,000			64
S	2101 E Lucien St	2	1	720	1953	\$459,900	\$470,000	12/13/2022	109
S	2124 E Oris St	3	1	933	1953	\$399,999	\$382,000	04/28/2023	2
S	2056 E Piru St	2	1	722	1954	\$419,900	\$420,000	01/26/2023	67
S	2124 E Nord St	2	2	809	1963	\$469,000	\$420,000	02/22/2023	107
S	2021 E Nord St	3	1	912	1958	\$522,000	\$522,000	03/31/2023	9
S	13327 S Oleander Av	2	1	852	1947	\$549,900	\$525,000	12/22/2022	29
S	928 W 136Th St	2	1	772	1948	\$589,900	\$585,000	01/13/2023	109
S	830 W Maple St	2	2	952	1955	\$475,000	\$495,000	03/17/2023	82



The Importance of Pricing

This chart highlights the importance of pricing correctly at market value.



This graph illustrates the importance of pricing correctly. The centerline represents market value. As you move above this market value, you attract much smaller percentage of prospective buyers, greatly reducing your chances of a sale. Conversely, as you move below market value, you attract a much larger percentage of potential buyers.





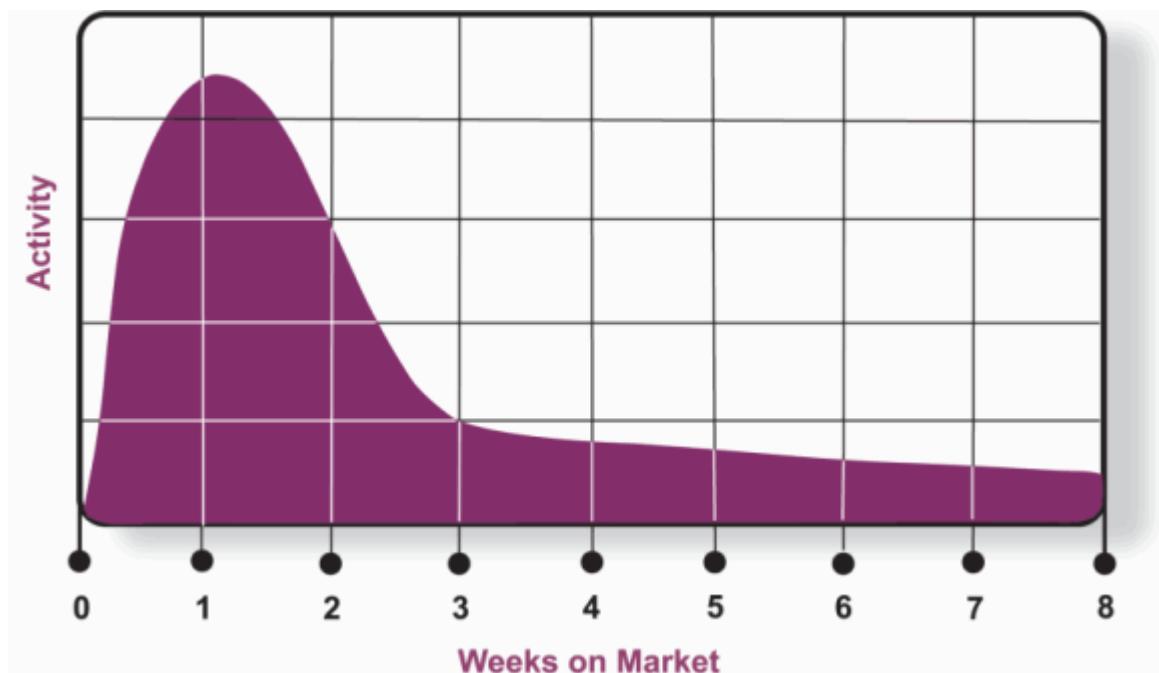
Comparative Market Analysis

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Activity vs. Timing

This chart highlights the importance of pricing correctly at market value.



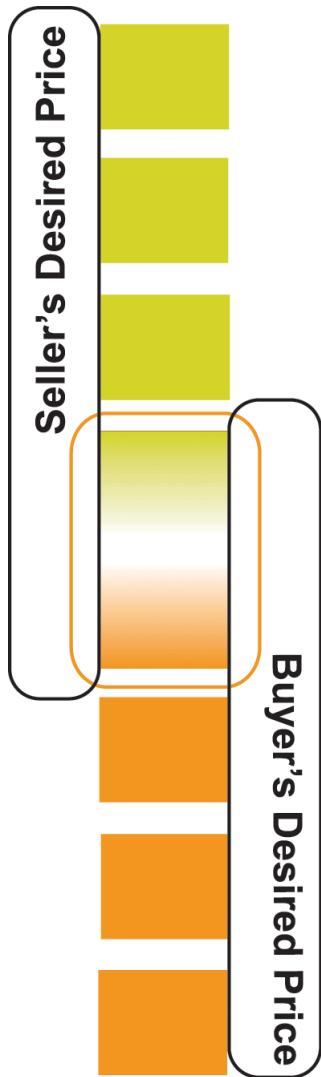
This chart illustrates the level of excitement and interest in a new listing over time. It also demonstrates the importance of pricing correctly. When a property is first listed, it generates a very high level of interest from prospective buyers, which reduces dramatically over time. It is important to be priced correctly from the beginning, during the peak of this curve.





Setting the Price

This chart highlights the importance of pricing correctly at market value.



When setting a price for your property, the listing level must strike a balance between the seller's need to achieve the best-possible return and the buyer's need to get good value. With many years of experience, a professional Real Estate Agent can help you set a price that will accomplish both objectives.

Establishing market value

The market value of your property is determined in exactly the same way as any other commodity – what a buyer is willing to pay for it in today's market. Despite the price you paid originally, or the value of any improvements you may have made, the value is determined by market forces.

Look at the competition

Buyers look at about a dozen properties on average before making an offer on a property. As a result, they have a good overview of the market and will compare your property against the competition. If it's not in line with similar properties that are available, buyers won't consider it good value for money.





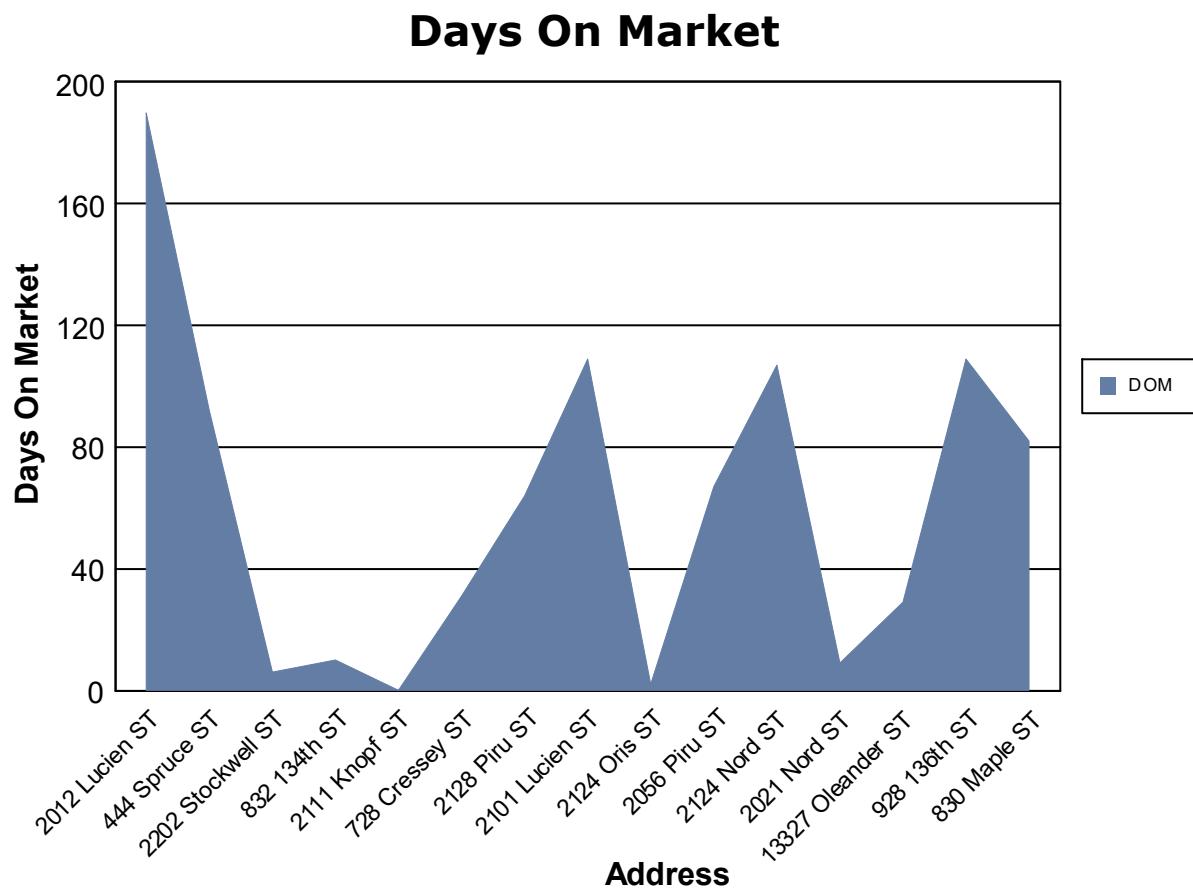
Comparative Market Analysis

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Number of Days On Market

This graph illustrates the number of days on market for the listings in this analysis.





Comparative Market Analysis

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Pricing Recommendation

This page suggests a recommended selling price based on a thorough analysis of your property.

Based on the comparables, the range is \$485,000-\$520,000 depending on the current condition. Other factors that can influence the pricing would be a new roof, kitchen, and or flooring throughout the home.

When reviewing the CMA, please note that the sales price is highly weighted on the SOLD homes, and lightly weighted on the Active/Pending properties.





Comparative Market Analysis

2033 Oris St
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What it Takes to Show

This page describes what it takes to show your property.

Scheduling the Showing

Coordination is the key. Before showing or previewing your property, all sales associates from our firm or a cooperating broker will contact you to schedule an appointment. You will then be notified of the timing, and, if it's acceptable, the appointment will be confirmed. If you can't be reached, the showing will proceed on the understanding that you wouldn't want to miss any chances for interested buyers to view your property.

Timing

Ordinarily, you'll get plenty of notice about an appointment request. Some buyers, however, may ask to see your property as soon as possible. In such cases, a showing could take place within an hour or so. If a buyer requests a change to the timing of a scheduled showing, you'll be given as much notice as possible.

Special Instructions

Any special instructions you may have given to your listing agent, such as information on pets, parking or security, will be listed in your property file and thoroughly explained to the sales associate who requested the showing.

The Showing

If you're not on hand during a showing, the sales associate will use the property's lock box to enter. If you're available, sales associates will introduce themselves and give you a business card.

Privacy

The fewer people around during a showing, the better. It's also a good rule to let the buyer roam freely and discuss the property with the sales associate without interruption. A properly briefed sales associate will know the buyer's needs and will be able to point out the features that meet the requirements.

Contact Information

If you're not going to be available to approve an appointment request, it's important to notify your sales associate. By leaving a telephone number where you can be contacted, you can be notified immediately about an offer.

Previews

Occasionally, sales associates may schedule an appointment to view your property without a buyer. By familiarizing themselves with what's on the market, they will be an excellent position to alert a buyer to a property that fits the bill.

Unscheduled Appointments

Ask any people who show up to view your property without an appointment to telephone the listing agent to request a showing. Even if the person identifies himself or herself as a licensed sales associate, an appointment request must be made first through your listing agent.





Comparative Market Analysis

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My Guarantee to You

This page is my personal guarantee to you.

A guarantee you can count on

I'm so committed to meeting your sales objectives in a professional and pleasing manner, that I am willing to put our guarantee in writing.

My Performance Guarantee

I will develop a Property Marketing Plan that clearly spells out the methods I will use to promote your property to the widest-possible audience.

If I don't act according to the agreed activities in the Plan, you may:

- Advise me that you aren't satisfied and ask for a revision of the Plan
or
- Cancel the Listing Agreement

Your complete satisfaction is my foremost concern.

Date

