

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Kimberlee Tsai (SBN # 227426) Rachel Haney (SBN # 308259) Eileen Ortega (SBN# 331234) Anna Karkoon (SBN# 295797) Gurstel Law Firm, P.C. Gurstel Law Firm P.C.'s California Debt Collection License: 10361-99. 9320 East Raintree Drive, Scottsdale, AZ 85260 TELEPHONE NO. (877) 344-4002 FAX NO. (877) 750-6335 EMAIL ADDRESS: info@gurstel.com ATTORNEY FOR (Name): Cavalry SPV I, LLC, as assignee of Capital One Bank, N.A.	FOR COURT USE ONLY ELECTRONICALLY FILED <i>Superior Court of California, County of San Francisco</i> 03/11/2024 Clerk of the Court BY: RONNIE OTERO Deputy Clerk										
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MEMORANDUM OF COSTS AFTER JUDGMENT, ACKNOWLEDGMENT OF CREDIT, AND DECLARATION OF ACCRUED INTEREST		CASE NUMBER: CGC-15-543484									

1. ☐ **Postjudgment costs**

a. I claim the following costs after judgment incurred within the last two years (indicate if there are multiple items in any category):

	<u>Dates Incurred</u>	<u>Amount</u>
(1) Preparing and issuing abstract of judgment	_____	\$ 0.00
(2) Recording and indexing abstract of judgment	_____	\$ 0.00
(3) Filing notice of judgment lien on personal property	_____	\$ 0.00
(4) Issuing writ of execution, to extent not satisfied by Code Civ. Proc., § 685.050 (specify county):	_____	\$ 0.00
(5) Levying officers fees, to extent not satisfied by Code Civ. Proc., § 685.050 or wage garnishment	_____	\$ 0.00
(6) Approved fee on application for order for appearance of judgment debtor, or other approved costs under Code Civ. Proc., § 708.110 et seq.	_____	\$ 0.00
(7) Attorney fees, if allowed by Code Civ. Proc., § 685.040	_____	\$ 0.00
(8) Other: _____ (Statute authorizing cost): _____	_____	\$ 0.00
(9) Total of claimed costs for current memorandum of costs (add items (1)-(8))	_____	\$ 0.00
b. All previously allowed postjudgment costs:	_____	\$ 0.00
c. Total of all postjudgment costs (add items a and b)	_____	\$ 0.00

2. ☒ **Credits to interest and principal**a. I acknowledge total payments to date in the amount of \$0.00 (including returns on levy process and direct payments). The payments received are applied first to the amount of accrued interest, and then to the judgment principal (including postjudgment costs allowed) as follows: credit to accrued interest: \$0.00; credit to judgment principal: \$0.00.b. Principal remaining due. The amount of judgment principal remaining due is \$2,229.42. (See Code Civ. Proc., § 680.300.)3. ☒ **Accrued interest remaining due:** I declare interest accruing at the legal rate of 10% on the unpaid principal amount of \$2,229.42 and 0% on the unpaid principal amount of \$0.00 (see Information Sheet for Calculating Interest and Amount Owed on a Judgment (form MC-013-INFO)) from the date of entry or renewal and on balances from the date of any partial satisfactions (or other credits reducing the principal) remaining due in the amount of \$1,764.00.4. I am the ☐ judgment creditor ☐ agent for the judgment creditor ☒ attorney for the judgment creditor.

I have knowledge of the facts concerning the costs claimed above. To the best of my knowledge and belief, the costs claimed are correct, reasonable, and necessary, and have not been satisfied.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: March 6, 2024

Kimberlee Tsai / Rachel Haney / Eileen Ortega / Anna Karkoon

(TYPE OR PRINT NAME)

(SIGNATURE OF DECLARANT)

NOTICE TO THE JUDGMENT DEBTOR

If this memorandum of costs is filed at the same time as an application for a writ of execution, any statutory costs, *not exceeding \$100 in aggregate* and not already allowed by the court, may be included in the writ of execution. *The fees sought under this memorandum may be disallowed by the court upon a motion to tax filed by the debtor, notwithstanding the fees having been included in the writ of execution.* (Code Civ. Proc., § 685.070(e).) A motion to tax costs claimed in this memorandum must be filed within 10 days after service of the memorandum. (Code Civ. Proc., § 685.070(c).)

Plaintiff: Cavalry SPV I, LLC, as assignee of Capital One Bank, N.A.
 Defendant: Edgar F Chan Aka Edgar Chan

CASE NUMBER:
 CGC-15-543484

PROOF OF SERVICE

☒ Mail ☐ Personal Service

1. At the time of service I was at least 18 years of age and not a party to this legal action.
2. My residence or business address is (*specify*): 9320 East Raintree Drive, Scottsdale, AZ 85260
3. I mailed or personally delivered a copy of the *Memorandum of Costs After Judgment, Acknowledgment of Credit, and Declaration of Accrued Interest* as follows (*complete either a or b*):
 - a. ☒ **Mail.** I am a resident of or employed in the county where the mailing occurred.
 - (1) I enclosed a copy in an envelope AND
 - (a) ☐ **deposited** the sealed envelope with the United States Postal Service with the postage fully prepaid.
 - (b) ☒ **placed** the envelope for collection and mailing on the date and at the place shown in items below following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope with postage fully prepaid.
 - (2) The envelope was addressed and mailed as follows:
 - (a) Name of person served: Edgar F Chan Aka Edgar Chan
 - (b) Address on envelope: 150 FRANCISCO ST APT 107,
SAN FRANCISCO, CA 94133-2069
 - (c) Date of mailing: March 8, 2024
 - (d) Place of mailing (city and state): Sacramento, CA 95815
 - b. ☐ **Personal delivery.** I personally delivered a copy as follows:
 - (1) Name of person served.
 - (2) Address where delivered:
 - (3) Date delivered:
 - (4) Time delivered:

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct

Date: March 8, 2024

Nancy Vang Gailiana Nkwab
 (TYPE OR PRINT NAME)

Gailiana Nkwab
 (SIGNATURE OF DECLARANT)