

**FRAUDULENT  
ASSIGNMENT  
OF  
DEED OF TRUST  
(dated 1/18/2012)**



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a) Copy of the Substitution of Trustee filed by PennyMac on 7/10/2012. Changing the Beneficiary from Richard Snedden to MTC Financial, Inc. dba TRUSTEE CORP. (This is 7 months after Trustee Corp filed the NOD without a substitution).

This page is part of your document - DO NOT DISCARD

20120078647



Pages:  
0002

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

01/18/12 AT 08:00AM

Stamps Due At Date 01/18/12  
File Online At: [www.lacourts.gov](http://www.lacourts.gov)

FEES:	18.00
TAXES:	0.00
OTHER:	0.00
PAID:	18.00

ASSIGNMENT OF DEED OF TRUST

RECEIVED, REC'D AND INDEXED, AND UNDERSIGNED HEREBY, AGREE, AND TRANSFER, THE SUM OF EIGHTEEN DOLLARS (\$18.00) TO THE COUNTY OF LOS ANGELES, CALIFORNIA, AS FEE FOR RECORDING THIS INSTRUMENT, WHICH IS AN ASSIGNMENT OF DEED OF TRUST, DATED JANUARY 18, 2012, EXECUTED BY ALFREDO HERNANDEZ AND SHERYL HERNANDEZ, WIFE AND SPOUSE OF HERNANDEZ, A MATURE WOMAN, BY THUMBNAIL, IN RICHARD TIGHE, JR., TRUSTEE, AND RECORDED JANUARY 18, 2012, AS INSTRUMENT NO. 20120117926, IN OFFICE LOCATED IN THE COUNTY RECORDER'S OFFICE, LOS ANGELES COUNTY, CALIFORNIA.



LEADSHEET



201201180140009

00005247429



003747051

SEQ:  
23

DAR - Title Company (Hard Copy)



THIS FORM IS NOT TO BE DUPLICATED

J

**FRAUDULENT ASSIGNMENT OF DEED OF TRUST**  
filed at the same time as the Notice of Default.  
Substitution of Trustee was not filed. Please take notice  
of RICHARD SNEDDEN.

RECORDING REQUESTED BY AND

WHEN RECORDED MAIL TO:

PennyMac Loan Services  
ATTN: RECORDS PROCESSING  
27001 AGOURA ROAD  
CALABASAS, CA 91301

01/18/2012



2012007864

Trustee Sale No: CA08001663-11-1  
Title Order No.: 110372096-CA-BFI

APN 7552-005-008

MIN No: 1001  
MERS Ph

YOUR-BEST-RATE-FINANCIAL,  
LLC - cease and  
desist order 2009.  
Exhibit C and no CA  
business agent  
since 2010

### ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to **PNMAC Mortgage Opportunity Fund Investors, LLC** all beneficial interest under that certain Deed of Trust dated as of January 18, 2008 executed by **[REDACTED]**, HUSBAND AND WIFE AND **[REDACTED]**, A SINGLE WOMAN, as Trustor(s), to RICHARD SNEDDEN as Trustee, and recorded January 30, 2008, as Instrument No. 20080179256, of official records in the Office of the County Recorder of Los Angeles County, California.

All rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part, the real property described therein, commonly known as 27612 TARRASA DR, RANCHO PALOS VERDES, CA 90275: As more fully described in said Deed of Trust.

Dated: 1/5/12

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
acting solely as nominee for Lender, YOUR-BEST-RATE FINANCIAL, LLC, its successors and/or assigns

Assistant Secretary of Mortgage  
Electronic Registration Systems

Todd Graves works  
for PennyMac -  
MERS is located in  
Reston, VA - see  
LINKEDIN exhibit A  
MERS signer req.  
exhibit B

By: Todd Graves

STATE OF California

COUNTY OF Ventura

On 1/5/12 before me, Corina Castillo,  
personally appeared Todd Graves who presented  
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to  
acknowledged to me that he/she/they executed the same in his/her/their au  
that by his/her/their signature(s) on the instrument the person(s), or the entit  
person(s) acted, executed the instrument.

California

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

WITNESS my hand and official seal,

Notary Public



Corina Castillo has 107 penal code violations  
against her for grand theft (using her notary  
fraudulently). Exhibit D CONVICTED!!!

Corina Castillo verified the signature of Todd Graves  
as working for several different entities during the  
time he worked for PennyMac. Exhibit E

MERS had  
no agent for  
business in  
CA until  
7/21/2010.

Exhibit A  
Todd Graves works  
For PennyMac

Search
Advanced

Interests
Premium Solutions
Upgrade

**Cash for your Used Copier - We buy all makes and models through out the US. Easy transaction fast pay**

## Todd Graves

Director Customer Retention  
Greater Los Angeles Area | Executive Office

Current: Private National Mortgage Acceptance Company  
Previous: Fremont Investment & Loan, Fremont

Connect
Send InMail
▼

**139**  
connections

**More Search Results**

**Todd Graves** 3rd  
Business Development and M&A Leader for ...  
[+Connect](#)

[www.linkedin.com/pub/todd-graves/3/633/872](http://www.linkedin.com/pub/todd-graves/3/633/872)

**Background**

**Summary**

Currently responsible for Customer Contact, Customer Retention and the Skip Trace Department

**People Also Viewed**

**John Tone**  
Managing Director, Servicing at Private National Mortgage Acceptance Company, LLC

**Michael Drawdy**  
Director, REO

**Toni Carter**  
Director, EFMB, United States Department of Agriculture

**Dustin Blair**  
Independent Music Professional

**Steve Bailey**  
Chief Servicing Officer at PennyMac

**Matt Keller**  
Director of Street Marketing/ Home Video at Total Assault LLC.

**Tony Valencia**  
Foreclosure Manager at Carrington Mortgage Services

**Leia Neitzel**  
Executive Assistant II at Carrington Mortgage Services

**Experience**

**Director Customer Contact**  
Private National Mortgage Acceptance Company  
April 2008 – Present (5 years 3 months) | Moorpark, CA

Currently responsible for the Customer Contact Area that includes Customer Service, Collection, Foreclosure Prevention, Skip tracing and Loss Mitigation.

▼ 1 recommendation

**Tom Warburton**  
Senior Vice President - Credit One Bank - Operations Executive

Todd demonstrated a can-do willingness to drive process evolution and acted as a strong team leader during a period of change and uncertainty. His team rallied behind to deliver excellent results. [View ↓](#)

**AVP BE Collections**  
Fremont Investment & Loan  
July 2006 – April 2008 (1 year 10 months)

**AVP Back End Collections**  
Fremont  
July 2006 – April 2008 (1 year 10 months)

**Recommendations**

Received (1) ▼ Given (2)

**Director Customer Contact**

[http://www.linkedin.com/profile/view?id=10519574&authType=NAME\\_...951370147724034%2CVSRPtargetId%3A10519574%2CVSRPcmpt%3Aprimary](http://www.linkedin.com/profile/view?id=10519574&authType=NAME_...951370147724034%2CVSRPtargetId%3A10519574%2CVSRPcmpt%3Aprimary)

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- **PennyMac Mortgage Investment Trust Q4 2009 Earnings Call Transcript** [[View article](#)]

[September 8, 2010](#)

In disgust I'm writing this to express my feelings towards a flawed system in need of repair. Specifically referring to the banking system that allowed, and is partly at fault for the reason the economy is today world wide. My specific problem stems from the fact that I lost most of my steady employment in Miami, Florida, that due to circumstances I obtained better employment in the state of California. Therefore, I had to relocate and had trouble selling or even renting my property in the deflated market we were experiencing, specifically in south Florida. Since 2007, I have tried to pay the mortgages, insurance and taxes that were not market driven, and therefore inflated to the point that I could not afford them. Till this year of trying to sell the property, I finally got a good offer and a qualified buyer. Since I have two mortgages on the property, I was given the approval by the primary mortgage holder PennyMac that they would allow the sale to go through for a discounted amount of approximately \$603,000. The only problem now is, that the primary mortgage will only allot \$5,000 or so to the second mortgage held by Chase, previously known as Washington Mutual. Their balance is of approximately \$220,000, and Chase therefore refuses to let it go for not less than \$36,000. In a nutshell, that is my predicament, and my plea for understanding by all parties, if things don't come to fruition. My only alternative is to file for bankruptcy the consequences of which are no one will be satisfied and the system stays broken and not only my personal economy but the whole country's is going to get worse instead of getting better as the President of the United States' recovery program was meant to do. Where has all the bailout money gone to? where are all the programs created to help the people in need? Personally, I think that the banks are profiting from our problems, instead of trying to resolve them. They are just waiting for that bailout money to release them from their debts, but who pays for all that? It must be the tax payers. So again I plead to anyone with authority

to implement changes, to come to an agreement so as to go forward with this sale. There's only \$16,000 separating us from going ahead, so instead of giving Chase \$5,000, why doesn't PennyMac concede to at least \$21,000, and have a done deal. Since PennyMac is recovering close to 70% of the loan value, I would think it wouldn't be too much loss to forgo the difference that Chase is asking for since they lowered their take from the over \$200,000 loan to just \$36,000. That's very reasonable to me. Can you provide any counter offers, or something? I need a response to this request as soon as possible because my decision of filing for bankruptcy or releasing the deed voluntarily hangs in the balance.

This letter I personally send to a Mr. Todd Graves at PennyMac, and as you can imagine nothing was done by them.  
Sep 18 07:29 PM | 0 Likes  |Report Abuse |[Link to Comment](#)

EXHIBIT B  
MERS signer requirements  
and  
Numbers  
Secretary of State Business  
listing as of 7/21/2010

# Sample Corporate Resolution

Your Best Rate Financial was given a final  
cease and desist order in May of 2009

Must be  
officer of your  
company

Be it Resolved that the attached list of candidates are **officers of <insert name of company>** a Member of Mortgage Electronic Registration Systems, Inc. (MERS), and are hereby appointed as assistant secretaries and vice presidents of MERS, and, as such, are authorized to:

- (1) release the lien of any mortgage loan registered on the MERS System that is shown to be registered to the Member;
- (2) assign the lien of any mortgage loan naming MERS as the mortgagor when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS System, is **shown to be registered to the Member;**

(3) execute any and all documents necessary to **foreclose** upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;

(4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any **bankruptcy** proceeding regarding a loan registered on the MERS System that is shown to be registered to the Member, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;

Limitation: may  
only execute  
documents for  
loans registered  
to your company

Para. 3 thru 7  
break out  
specific types  
of documents  
a MERS  
officer may  
execute



Username: **TO BECOME A MEMBER  
CLICK HERE**

**Free White Paper**  
**Learn the**  
**EndGame Process**

Full Name: Email: Telephone: **GET YOUR WHITE PAPER NOW****After You Have Clicked On An Icon, Scroll Down To View The Page Content**

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*These Nav Icons  
Are Member Accessible Only*

*These Nav Icons Are Member Accessible Only*

*These Nav Icons Are Member Accessible Only*

## MERS Member ID Numbers

The following MERS Member ID Number compilation was the accurate and official listing by MERS of all active MERS Members, as posted on the MERS website, as of 1-1-2010.

As of 1-1-2010, there were 5200 listed MERS Members.

After 1-1-2010, the MERS Member Compilation began to dramatically reduce in size and become highly redacted.

This reduction in the total number of MERS Members listed has not been thoroughly and accurately explained. It appears that many MERS Members either went out of business, ceased to be MERS Members or, for unexplained reasons, no longer desired to be traceable by homeowners going to the MERS website.

Step 1:  
 Scroll down the list alphabetically until you find the name of the entity listed as "Lender" in the Deed of Trust or Mortgage.

Step 2:  
 Write down the MERS Member ID Number adjacent to the "Lender" if listed.

Step 3:  
 Compare the MERS Member ID Number obtained from the compiled list with the first 7 digits of the "MIN" number printed on the first page of the Deed of Trust or Mortgage.

Finding:  
**If these 2 numbers do not match "Exactly," there are undisclosed third-parties involved in the mortgage. As the third-**

Xetus Corp.  
1004899

Xtra Mile Financial Services, LLC  
1007348

Yale Financial Group, Inc.  
1007041

York Financial Inc.  
1001711

Your Best Rate Financial, LLC  
1001698

Your Community Bank  
1003690

Your Mortgage Company, LLC  
1006506

Your Mortgage Source LLC  
1005154

Your Mortgage Source, Inc.  
1006803

Yvonne K Yung Kwan Chau DBA YKC Mortgage  
1004888

Z.T.F. LLC dba At Home Mortgage Group  
1007177

Zeus Mortgage Ltd  
1007642

Zino Financial, Inc.  
1002049

Zions First National Bank  
1000195

Z-Mortgage Company, L.L.C.  
1005406

[FIRST](#)    [PREVIOUS](#)    **(Page 21 of 21)**    [NEXT](#)    [LAST](#)



**Free White Paper**  
**Learn about the EndGame Process**



*privacy All people Liberty Speak without discrimination.*  
*protecting Conscience*

# California Secretary of State Debra Bowen

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**Business Entity Detail**

Data is updated to the California Business Search on Wednesday and Saturday mornings. Results reflect work processed through Friday, May 31, 2013. Please refer to [Processing Times](#) for the received dates of filings currently being processed. The data provided is not a complete or certified record of an entity.

<b>Entity Name:</b>	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
<b>Entity Number:</b>	C3306164
<b>Date Filed:</b>	07/21/2010
<b>Status:</b>	ACTIVE
<b>Jurisdiction:</b>	DELAWARE
<b>Entity Address:</b>	1818 LIBRARY STREET, STE 300
<b>Entity City, State, Zip:</b>	RESTON VA 20190
<b>Agent for Service of Process:</b>	GENPACT REGISTERED AGENT, INC.
<b>Agent Address:</b>	15420 LAGUNA CANYON RD STE 100
<b>Agent City, State, Zip:</b>	IRVINE CA 92618

\* Indicates the information is not contained in the California Secretary of State's database.

- If the status of the corporation is "Surrender," the agent for service of process is automatically revoked. Please refer to California Corporations Code [section 2114](#) for information relating to service upon corporations that have surrendered.
- For information on checking or reserving a name, refer to [Name Availability](#).
- For information on ordering certificates, copies of documents and/or status reports or to request a more extensive search, refer to [Information Requests](#).
- For help with searching an entity name, refer to [Search Tips](#).
- For descriptions of the various fields and status types, refer to [Field Descriptions and Status Definitions](#).

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**FILED**In the Office of the Secretary of State  
of the State of California

(JUL 21 2010)

**STATEMENT AND DESIGNATION  
BY FOREIGN CORPORATION**

Mortgage Electronic Registration Systems, Inc.

(Name of Corporation)

laws of Delaware, makes the following statements and designation:  
 (State or Place of Incorporation)

1. The address of its principal executive office is 1818 Library Street, Suite 300,

Reston, VA 20190

2. The address of its principal office in the State of California is \_\_\_\_\_

(If none, leave Item 2 blank.)

**DESIGNATION OF AGENT FOR SERVICE OF PROCESS IN THE STATE OF CALIFORNIA**

(Complete either Item 3 or Item 4.)

3. (Use this paragraph if the process agent is a natural person.)

has been paid to date, a natural person residing in the State of California, whose complete street address is \_\_\_\_\_

\_\_\_\_\_ is designated as agent upon whom process directed to this corporation may be served within the State of California, in the manner provided by law.

4. (Use this paragraph if the process agent is another corporation.)

Corp2000

a corporation organized and existing under the laws of California  
is designated as agent upon whom process directed to this corporation may be served within the State of California, in the manner provided by law.

5. It irrevocably consents to service of process directed to it upon the agent designated above, and to service of process on the Secretary of State of the State of California if the agent so designated or the agent's successor is no longer authorized to act or cannot be found at the address given.

(Signature of Corporate Officer)

William Hultman, Corporate Secretary

(Typed Name and Title of Officer Signing)

If an individual is designated as the agent for service of process, include the agent's business or residential street address in California (a P.O. Box address is not acceptable). If another corporation is designated as the agent for service of process, do not include the address of the designated corporation. Note: Corporate agents must have complied with California Corporations Code section 1505 prior to designation, and a corporation cannot act as its own agent.

This is the MERS business filing for the State of California.  
This means that MERS was not registered to do business in California prior to that date.

RECORDING REQUESTED BY AND

01/18/2012

WHEN RECORDED MAIL TO:

PennyMac Loan Services  
ATTN: RECORDS PROCESSING  
27001 AGOURA ROAD  
CALABASAS, CA 91301

20120078647

YOUR-BEST-RATE-FINANCIAL MIN #:

Trustee Sale No: CA08001663-11-1  
Title Order No.: 110372096-CA-BFI

APN 7552-005-008

MIN No: 1001698-0000039440-1

MERS Phone: 888-679-6377

### ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to **PNMAC Mortgage Opportunity Fund Investors, LLC** all beneficial interest under that certain Deed of Trust dated as of January 18, 2008 executed by [REDACTED]

[REDACTED] as Trustor(s), to RICHARD SNEDDEN as

Trustee, and recorded January 30, 2008, as Instrument No. 20080179256, of official records in the Office of the County Recorder of Los Angeles County, California.

All rights accrued or to accrue under said Deed of Trust including the right to have reconveyed, in whole or in part, the real property described therein, commonly known as 27612 TARRASA DR, RANCHO PALOS VERDES, CA 90275: As more fully described in said Deed of Trust.

Dated: 1/5/12

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
acting solely as nominee for Lender, **YOUR-BEST-RATE FINANCIAL**, its successors and/or assigns

By: Todd Graves Assistant Secretary of Mortgage  
Electronic Registration Systems

STATE OF California

COUNTY OF Ventura

On 1/5/12 before me, Corina Castillo, Notary Public,  
personally appeared Todd Graves 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.

Corina Castillo  
Notary Public



234

EXHIBIT C  
YOUR BEST RATE  
FINANCIAL  
CEASE AND DESIST (2009)  
DESOLUTION  
(2010)  
NO CALIF. AGENT  
(2010)

Recording Requested By:  
YOUR-BEST-RATE FINANCIAL,  
L.L.C.

And After Recording Return To:  
YOUR-BEST-RATE FINANCIAL, L.L.C.  
7000 CENTRAL PARKWAY, SUITE 450  
ATLANTA, GEORGIA 30328  
Loan Number: CTY00039440

**YOUR-BEST-RATE-FINANCIAL, L.L.C. MIN #**

[Space Above This Line For Recording Data]

## DEED OF TRUST

MIN: 1001698-0000039440-1

### 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 JANUARY 18, 2008, together with all Riders to this document.

(B) "Borrower" is [REDACTED]

Borrower is the trustor under this Security Instrument.

(C) "Lender" is YOUR-BEST-RATE FINANCIAL, L.L.C.

Lender is a GEORGIA LIMITED LIABILITY COMPANY organized and existing under the laws of GEORGIA  
Lender's address is 7000 CENTRAL PARKWAY, SUITE 450, ATLANTA, GEORGIA 30328

(D) "Trustee" is RICHARD SNEDDEN

(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 JANUARY 18, 2008. The Note states that Borrower owes Lender SEVEN HUNDRED FIFTY-TWO THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$ 752,500.00) plus interest.

## Administrative Actions

### CEASE AND DESIST ORDERS WHICH BECAME FINAL -Continued

- **U. S. Foreclosure Relief Corporation, Orange, CA** – Cease and Desist Order March 5, 2009 became final on April 5, 2009.
- **Your-Best-Rate Financial, LLC (license no. 15697)** – Cease and Desist Order issued March 26, 2009 became final on April 28, 2009.

### CEASE AND DESIST ORDERS—LIFTED, RESCINED, WITHDRAWN

- **Armbrust, Margie, Duluth, GA** – Cease and Desist Order issued March 9, 2009 was withdrawn on April 9, 2009.
- **Roberts, Da Vida M., Lithonia, GA** – Cease and Desist Order issued February 12, 2009 was withdrawn on April 28, 2009.

### FINAL CONSENT ORDERS

- **Armbrust, Margie, Duluth, GA** – Consent Order issued on April 9, 2009 became final on April 9, 2009.
- **Complete Choice Financial Solutions, LLC, Lithonia, GA (license no. 18535)** – Consent Order issued on April 28, 2009 became final on April 28, 2009.
- **Ojeikere, Oluwole "Joseph" - Lawrenceville, GA** – Consent Order issued on April 14, 2009 became final on April 14, 2009
- **Roberts, Da Vida M., Lithonia, GA** – Consent Order issued on April 28, 2009 became final on April 28, 2009.
- **T&M Business & Financial Services, Inc, Duluth, GA (license no. 6520)** – Consent Order issued on April 9, 2009 became final on April 9, 2009.

### SUPERIOR COURT INJUNCTIONS—ISSUED

- **None**

# STATE OF GEORGIA

Secretary of State

Corporations Division

315 West Tower

#2 Martin Luther King, Jr. Dr.

Atlanta, Georgia 30334-1530

## CERTIFICATE OF Administrative Dissolution/Revocation

I, Brian P. Kemp, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that

**YOUR-BEST-RATE FINANCIAL, L.L.C.**

was mailed a notice in accordance with Title 14 of the Official Code of Georgia Annotated and was involuntarily or administratively dissolved or its certificate of authority revoked by the Office of Secretary of State on **05/30/2010** for failure to file its annual registration.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence of the existence or nonexistence of the facts stated herein.

WITNESS my hand and official seal of the City of Atlanta and the State of Georgia on May 30, 2010



A handwritten signature in black ink that reads "B. P. K." followed by a stylized "w".

Brian P. Kemp  
Secretary of State

**Secretary of State  
Corporations Division  
313 West Tower  
#2 Martin Luther King, Jr. Dr.  
Atlanta, Georgia 30334-1530**

DOCKET NUMBER : 15050602  
PRINT DATE : 5/6/2015  
FORM NUMBER : 218

**CERTIFICATE OF FACT**

I, Brian P. Kemp, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that:

**Effective May 30, 2010, YOUR-BEST-RATE FINANCIAL, L.L.C., a Domestic Limited Liability Company, was administratively dissolved by the Office of Secretary of State for failure to file its annual registration.**

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence of the existence or nonexistence of the facts stated within.



*B.P.K.*

Brian P. Kemp  
Secretary of State

[Secretary of State](#)[Administration](#) [Elections](#) [Business Programs](#) [Political Reform](#) [Archives](#) [Registries](#)**Business Entities (BE)**

Online Services

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- [Business Search](#)
- [Processing Times](#)
- [Disclosure Search](#)

[Main Page](#)[Service Options](#)[Name Availability](#)[Forms, Samples & Fees](#)[Statements of Information  
\(annual/biennial reports\)](#)[Filing Tips](#)[Information Requests  
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- [Tax Information](#)
- [Starting A Business](#)

Customer Alerts

- [Business Identity Theft](#)
- [Misleading Business Solicitations](#)

**Business Entity Detail**

Data is updated to the California Business Search on Wednesday and Saturday mornings. Results reflect work processed through Friday, August 01, 2014. Please refer to [Processing Times](#) for the received dates of filings currently being processed. The data provided is not a complete or certified record of an entity.

<b>Entity Name:</b>	YOUR-BEST-RATE FINANCIAL, L.L.C.
<b>Entity Number:</b>	200309710044
<b>Date Filed:</b>	03/28/2003
<b>Status:</b>	FTB FORFEITED
<b>Jurisdiction:</b>	GEORGIA
<b>Entity Address:</b>	5909 PEACHTREE DUNWOODY RAOD STE 710
<b>Entity City, State, Zip:</b>	ATLANTA GA 30328
<b>Agent for Service of Process:</b>	(AGENT RESIGNED 11/01/10)
<b>Agent Address:</b>	*
<b>Agent City, State, Zip:</b>	*

\* Indicates the information is not contained in the California Secretary of State's database.

\* **Note:** If the agent for service of process is a corporation, the address of the agent may be requested by ordering a status report.

- For information on checking or reserving a name, refer to [Name Availability](#).
- For information on ordering certificates, copies of documents and/or status reports or to request a more extensive search, refer to [Information Requests](#).
- For help with searching an entity name, refer to [Search Tips](#).
- For descriptions of the various fields and status types, refer to [Field Descriptions and Status Definitions](#).

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EXHIBIT D & E  
CORINA CASTILLO  
SENTENCING FOR  
PENAL CODE VIOLATIONS  
&  
NOTARIZING  
TODD GRAVES  
FOR  
VARIOUS  
JOB TITLES



contact us solve a crime non-emergency (877) ASK-LAPD about 911 city directory,311 site donated by:

los angeles  
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FOUNDATION



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## Los Angeles Police Department

### News Release

Thursday, October 18, 2012



### Loan Modification Scam Suspects Arrested NR12481bb

**Los Angeles:** On October 17, 2012, around 6 a.m., Detectives from the LAPD, Commercial Crimes Division, Fraud Section, Fugitive Warrant Section and the Los Angeles County District Attorney's office arrested nine suspects who stole more than \$1 million from 65 victims in a fraudulent loan modification scam.

**Suspects:** Nino Vera, Tony Haschke, Franklin Marquez, Eduardo Teran, [Corina Castillo](#), Daniel Argueta, Susana Vasquez, Jimmy Alvarez, Gustavo Vargas, Octavio Ponce and Juan Diego Perez were arrested for Conspiracy to Commit a Crime.

Felony complaints were also filed against four suspects currently in custody in Ventura and San Diego Counties: David Zepeda, John Zepeda, Rene Solis and Hector Menendez. Detectives are in the process of locating and arresting several outstanding suspects.

The scheme involved the targeting of primarily Spanish speaking homeowners who were having financial difficulties during the downturn of the housing market. When victims are close to losing their homes, they often place trust in people who sell them hope, but ultimately those same people scam them out of their money. The suspects did virtually no work to help the victims out of their desperate situations, but rather placed them further at risk of losing their homes in a foreclosure. The majority of the victims had already received Notices of Default or had already lost their home via foreclosure.

The suspects ran an operation which at one point consisted of about 10-12 separate offices in the Los Angeles County Area. The names of the businesses were: SB Management, Financial Wellness for Homeowners of Los Angeles County Corporation (FWHLA), California Sky Premier, Zap Group Legal, Majestic Group, El Camino Marketing and J & E Services. The suspects reached out to the victims by the use of referrals, internet searches of foreclosure notices and radio advertising.

During the investigation it was determined there were numerous additional victims spread out over several counties and the total monetary losses were in the millions. Many of the victims only spoke Spanish and were instructed to sign contracts/paperwork in English.

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COMMENDATION  
OR COMPLAINT**

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**Disclaimer:**

The LAPDonline.org® website has made reasonable efforts to provide an accurate translation. However, no automated or computerized translation is perfect and is not intended to replace human or traditional translation methods. The official text is the English version of the LAPDonline.org® website.

If any questions arise concerning the accuracy of the information presented by the translated version of the website, please refer to the English edition of the website, which is the official version.

The fraud scheme initially was started by David Zepeda with the assistance of his brother, John Zepeda in San Bernardino and San Diego counties sometime in 2008 or 2009.

The victims would pay large upfront fees to join the program and then would pay monthly payments to SB Management to stay in their homes as caretakers.

The victims were told by the suspects that SB Management would stop the foreclosure, they would negotiate with the banks/lenders and the victims would have their loan principal balance and monthly payments reduced by approximately 50%. The same program (sales pitch) continued when Rene Solis took over the operation after the Zepeda brothers were arrested in September 2010.

No services were rendered by the suspects, resulting in victims being evicted from their homes, despite paying thousands of dollars in ongoing fees. The victims' money was deposited into multiple bank accounts and the suspects were paid large commissions. The investigation found evidence that the suspects did not make any payments towards the victims' loans and did very little or no communication, correspondence or negotiation on behalf of the victims. Most of the money provided by the victims were paid to sales agents in commissions, salaries of the employees, business expenses or kept as income for personal use by the leaders of the fraudulent business operation, specifically, David Zepeda, John Zepeda, Rene Solis, Sally Samaris and Franklin Marquez.

Anyone with information is encouraged to call Commercial Crimes Division, Detective Ernest Munoz at 213-486-8714. During non-business hours or on weekends, calls should be directed to 1-877-LAPD-24-7 (1-877-527-3247). Anyone wishing to remain anonymous should call Crime Stoppers at 1-800-222-TIPS (800-222-8477). Tipsters may also contact Crime Stoppers by texting to phone number 274637 (C-R-I-M-E-S on most keypads) with a cell phone. All text messages should begin with the letters "LAPD." Tipsters may also go to [www.lapdonline.org](http://www.lapdonline.org), and click on "Anonymous Web Tips."



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**OpEd  Join Us in Securing Safe Neighborhoods for Every Angelino By Mayor Antonio R. Villaraigosa an**

**Chief Bratton's Comments on Immigration**

**Chief Bratton's Comments on Daily News Editorial**

**COMPSTAT and Crime Reduction**

**LAPD deserves better than recent tirade**

**LAPD's Chief Bratton knows larger terrorism threat**

**Perception vs. Reality**

**CONGRESSIONAL TESTIMONY**

**Chief Bratton's Testimony Sept. 24, 2009**

**Chief Bratton's Congressional Testimony**

**Dep Chief Downing's Testimony for the House of Rep**

**Dep. Chief Downing's Testimony for the U.S. Senate**

**Cmdr. McNamara's Testimony for the House of Reps.**

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF LOS ANGELES

NO. BA417945

THE PEOPLE OF THE STATE OF CALIFORNIA VS.

PAGE NO. 1

CURRENT DATE 05/21/15

DEFENDANT 14: CORINA ESPERANZA CASTILLO

LAW ENFORCEMENT AGENCY EFFECTING ARREST: LAPD - BUNCO-FORGERY DIVISION

BAIL:	APPEARANCE	AMOUNT	DATE	RECEIPT OR DATE OF BAIL	POSTED	BOND NO.	SURETY COMPANY	REGISTER NUMBER
		\$20,000.00	01/21/14		U7520466598		UNITD STATES FIRE IN 14021009	

CASE FILED ON 01/16/14.

COMPLAINT FILED, DECLARED OR SWORN TO CHARGING DEFENDANT WITH HAVING COMMITTED, ON OR ABOUT 07/01/09 IN THE COUNTY OF LOS ANGELES, THE FOLLOWING OFFENSE(S) OF:

COUNT 01: 182(A)(2) PC FEL

NEXT SCHEDULED EVENT:

ARREST WARRANT TO ISSUE

ON 01/16/14 AT 830 AM :

COUNT 102: 470(D) PC FEL  
COUNT 103: 115(A) PC FEL  
COUNT 104: 470(D) PC FEL  
COUNT 105: 115(A) PC FEL  
COUNT 107: 487(A) PC FEL

ON 01/16/14 AT 900 AM :

DECLARATION IN SUPPORT OF ARREST WARRANT MADE UNDER 2015.5 CCP, WITH ATTACHMENTS, FILED JANUARY 16, 2014. ALSO INCLUDED ARE COPIES OF THE ARRAIGNMENT AND DISCOVERY PACKETS.

1275 PC HOLD BY JUDGE MICHAEL E. PASTOR. BEFORE BAIL IS ACCEPTED A HEARING MUST TAKE PLACE IN ORDER TO DETERMINE THE SOURCE OF THE BAIL.

\*\*\*\*\*G. RUBIO\*\*\*\*\*

01/16/14 ARREST WARRANT IN THE AMOUNT OF \$135,000.00 BY ORDER OF JUDGE MICHAEL E. PASTOR ISSUED. (01/16/14).

ON 01/21/14 AT 830 AM IN CRIM JUSTICE CTR (LAC) DEPT 030

NUNC PRO TUNC ORDER PREPARED. IT APPEARING TO THE COURT THAT THE MINUTE ORDER IN THE ABOVE ENTITLED ACTION DOES NOT PROPERLY REFLECT THE COURT'S ORDER. SAID MINUTE ORDER IS AMENDED NUNC PRO TUNC AS OF THAT DATE. ALL OTHER ORDERS ARE TO REMAIN IN FULL FORCE AND EFFECT. DETAILS LISTED AT END OF THIS MINUTE ORDER. CASE CALLED FOR ARRAIGNMENT

PARTIES: ROBERTO LONGORIA (JUDGE) HELEN K. LEE (CLERK)  
VICTORIA RAMBOW (REP) WALTER MUELLER (DA)

DEFENDANT DEMANDS COUNSEL.

COURT REFERS DEFENDANT TO THE PUBLIC DEFENDER.

PUBLIC DEFENDER APPOINTED.

PUBLIC DEFENDER DECLARES CONFLICT OF INTEREST.

COURT APPOINTED COUNSEL PURSUANT TO 987.2 P.C. BARBARA FISHER - B.P.

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 2  
DATE PRINTED 05/21/15

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL ATTORNEY

A COPY OF THE COMPLAINT AND THE ARREST REPORT GIVEN TO DEFENDANTS COUNSEL.  
DEFENDANT'S FINANCIAL STATEMENT FILED.

DEFENDANT WAIVES ARRAIGNMENT, READING OF COMPLAINT, AND STATEMENT OF CONSTITUTIONAL AND STATUTORY RIGHTS.

DEFENDANT PLEADS NOT GUILTY TO COUNT 01, 182(A)(2) PC.

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.  
-PRELIMINARY HEARING ESTIMATED TIME IS 5 DAYS.

THE WARRANT IS RECALLED AND QUASHED.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY  
INTERLINEATION TO ADD VIOLATION 470(D) PC FEL AS COUNT 102.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY  
INTERLINEATION TO ADD VIOLATION 115(A) PC FEL AS COUNT 103.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY

INTERLINEATION TO ADD VIOLATION 470(D) PC FEL AS COUNT 104.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY  
INTERLINEATION TO ADD VIOLATION 115(A) PC FEL AS COUNT 105.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY  
INTERLINEATION TO ADD VIOLATION 892 CC FEL AS COUNT 106.

ON PEOPLE'S MOTION, COURT ORDERS COMPLAINT AMENDED BY  
INTERLINEATION TO ADD VIOLATION 487(A) PC FEL AS COUNT 107.

DEFENDANT PLEADS NOT GUILTY TO COUNT 102, 470(D) PC.

DEFENDANT PLEADS NOT GUILTY TO COUNT 103, 115(A) PC.

DEFENDANT PLEADS NOT GUILTY TO COUNT 104, 470(D) PC.

DEFENDANT PLEADS NOT GUILTY TO COUNT 105, 115(A) PC.

DEFENDANT PLEADS NOT GUILTY TO COUNT 106, 892 CC.

DEFENDANT PLEADS NOT GUILTY TO COUNT 107, 487(A) PC.

A PRELIMINARY HEARING IS SET FOR FEBRUARY 21, 2014, AT  
8:30 A.M., IN DEPARTMENT 30, AS DAY 08 OF 10.

TEN AND 60 DAY TIME WAIVERS ARE TAKEN.

1275.1 PC BAIL HOLD ORDER LIFTED.

\*\*\*\*\*  
NO NUNC PRO TUNC ORDER. MINUTE ORDER ACCESSED IN ERROR ON  
FEBRUARY 13, 2014 BY H. LEE, JUDICIAL ASSISTANT.  
\*\*\*\*\*

WAIVES STATUTORY TIME.

NEXT SCHEDULED EVENT:

02/21/14 800 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 030

DAY 08 OF 10

01/21/14 BAIL TO STAND, # U7520466598

01/21/14 BAIL TO STAND, # U7520466598

01/21/14 ARREST WARRANT IN THE AMOUNT OF \$135,000.00 RECALLED. (01/21/14).

CUSTODY STATUS: BAIL TO STAND

ON 02/21/14 AT 800 AM IN CRIM JUSTICE CTR (LAC) DEPT 030

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: RENEE F. KORN (JUDGE) TED LAI (CLERK)

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 3  
DATE PRINTED 05/21/15

VICTORIA RAMBOW (REP) WALTER MUELLER (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL  
ATTORNEY

\*\* NOTE: CO-DEFTS FILED MOTION TO CONTINUE \*\*

MATTER IS SET FOR 03-24-14 AT 8:30 A.M. IN DEPARTMENT 30 FOR  
PRELIMINARY HEARING AS DAY 08 OF 10.

TIME ESTIMATE: 5 DAYS

1275 HOLD IS IN EFFECT.

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.

NEXT SCHEDULED EVENT:

03/24/14 800 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 030  
DAY 08 OF 10  
02/21/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 03/24/14 AT 800 AM IN CRIM JUSTICE CTR (LAC) DEPT 030

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: RENEE F. KORN (JUDGE) TED LAI (CLERK)

SYLVIA ALSTON (REP) WALTER MUELLER (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL  
ATTORNEY

-PRELIMINARY HEARING ESTIMATED TIME IS 5 DAYS.

THE MATTER IS CALLED FOR A PRELIMINARY HEARING.

CO-COUNSELS ARE CURRENTLY ENGAGED IN TRIAL.

THE PRELIMINARY HEARING IS CONTINUED TO APRIL 3, 2014, AT  
8:30 A.M., IN DEPARTMENT 30, AS DAY 08 OF 10.

A TEN DAY TIME WAIVER IS TAKEN.

\*\*\*\*\*T.C.I.S. ENTRY BY H. LEE FROM NOTES OF BENCH OFFICER\*\*\*\*\*

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.

WAIVES STATUTORY TIME.

NEXT SCHEDULED EVENT:

04/03/14 800 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 030  
DAY 08 OF 10  
03/24/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 04/03/14 AT 800 AM IN CRIM JUSTICE CTR (LAC) DEPT 030

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: ROBERTO LONGORIA (JUDGE) TED LAI (CLERK)

YVETTE BURLEY (REP) WALTER MUELLER (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL  
ATTORNEY

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 4  
DATE PRINTED 05/21/15

THE COURT FINDS GOOD CAUSE TO CONTINUE MATTER TO 04-21-14 AS  
INDICATED BELOW FOR PRELIMINARY HEARING AS DAY 08 OF 10.

TIME ESTIMATE: 5 DAYS

\*\* NOTE: CO-DEFTS FILED MOTIONS TO CONTINUE.

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.

WAIVES STATUTORY TIME.

NEXT SCHEDULED EVENT:

04/21/14 800 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 030  
DAY 08 OF 10  
04/03/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 04/14/14 AT 900 AM IN CRIM JUSTICE CTR (LAC) DEPT 030

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: RENEE F. KORN (JUDGE) CAROLYN ANDERSON (CLERK)  
NONE (REP) WALTER MUELLER (DA)

DEFENDANT IS NOT PRESENT IN COURT, AND NOT REPRESENTED BY COUNSEL  
UPON DIRECTION OF THE ASSISTANT SUPERVISION JUDGE, VICTOR  
GREENBERG AND JUDGE RENEE KORN, THIS MATTER IS TRANSFERRED TO  
D51 FOR PRELIMINARY HEARING ON APRIL 21, 2014 AT 9:30 A.M.  
AS 10 OF 10.

DATE OF APRIL 21, 2014 IN D30 IS VACATED.

ALL COUNSEL ARE CONTACTED BY THE CLERK, DONNA PEALE BY  
PHONE OF THE TRANSFER.

THE LOS ANGELES SHERIFF IS DIRECTED TO TRANSPORT ALL  
DEFENDANTS IN CUSTODY TO D51. A LIST IS FAXED TO COUNTY JAIL  
WITH ALL DEFENDANTS AND THEIR BOOKING NUMBERS.

DEFENDANTS OUT OF CUSTODY ARE TO BE CONTACTED BY THEIR  
COUNSEL REGARDING THE CHANGE IN DEPARTMENT AND TIME.

NEXT SCHEDULED EVENT:

04/21/14 930 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 051  
DAY 10 OF 10  
04/14/14 BAIL TO STAND, # U7520466598  
04/14/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 04/21/14 AT 930 AM IN CRIM JUSTICE CTR (LAC) DEPT 051

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: MICHAEL E. PASTOR (JUDGE) DONNA PEALE (CLERK)  
MAVIS THEODOROU (REP) WALTER MUELLER (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL  
ATTORNEY  
ALSO APPEARING DDA DANIEL KINNEY

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 5  
DATE PRINTED 05/21/15

MATTER IS CALLED FOR PRELIMINARY HEARING.

COUNSEL FOR VERA, ARGUETA AND TERAN HAVE ALL FILED WRITTEN MOTIONS TO CONTINUE PURSUANT TO PENAL CODE 1050.

BASED UPON PENAL CODE 1050 THE COURT FINDS GOOD CAUSE FOR ONE IS GOOD CAUSE FOR ALL OVER THE OBJECTION OF DEFENDANT'S ZEPEDA, LEON AND ARGUETA.

THE COURT ORDERS THAT ALL COUNSEL ARE NOT TO BECOME ENGAGED IN TRIAL AND RETURN ON JUNE 16, 2014 AS 10 OF 10.

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.

WAIVES STATUTORY TIME.

NEXT SCHEDULED EVENT:

06/16/14 900 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 051 DAY 10 OF 10

04/21/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 05/23/14 AT 200 PM IN CRIM JUSTICE CTR (LAC) DEPT CLK

CASE CALLED FOR PACE CLAIM

PARTIES: NONE (JUDGE) NONE (CLERK)  
NONE (REP) DANIEL KINNEY ()

DEFENDANT IS NOT PRESENT IN COURT, AND NOT REPRESENTED BY COUNSEL DECLARATION AND ORDER RE FEES, SERIAL NUMBER D-385318 IN THE AMOUNT OF \$3,230.00 IS SIGNED FOR BARBARA FISHER

NEXT SCHEDULED EVENT:

PROCEEDINGS TERMINATED

05/23/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 06/16/14 AT 900 AM IN CRIM JUSTICE CTR (LAC) DEPT 051

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: MICHAEL E. PASTOR (JUDGE) DONNA PEALE (CLERK)  
MAVIS THEODOROU (REP) DANIEL KINNEY (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL ATTORNEY

ALSO PRESENT DDA WALTER MUELLER

THE COURT HAS RECEIVED WRITTEN MOTIONS TO CONTINUE FROM COUNSEL FOR DEFENDANT'S VERA AND TERAN. COUNSEL FOR VERA HAS A MEDICAL CONDITION AND IS NOT AVAILABLE. COUNSEL FOR TERAN IS ENGAGED IN A COMPLEX CASE IN D104. THE COURT FINDS GOOD CAUSE BASED UPON BOTH OF THESE MOTIONS. COUNSEL FOR SOLIS OBJECTS AND REQUEST THAT HIS CLIENT BE SEVERED. THE COURT DENIES THE MOTION AT THIS TIME, BUT INFORMS ALL COUNSEL THAT THE PRELIMINARY HEARING WILL START ON JULY 22, 2014.

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 6  
DATE PRINTED 05/21/15

COURT ORDERS AND FINDINGS:

-THE COURT ORDERS THE DEFENDANT TO APPEAR ON THE NEXT COURT DATE.  
WAIVES STATUTORY TIME.

NEXT SCHEDULED EVENT:

07/22/14 900 AM PRELIMINARY HEARING DIST CRIM JUSTICE CTR (LAC) DEPT 051  
06/16/14 BAIL TO STAND, # U7520466598

CUSTODY STATUS: BAIL TO STAND

ON 07/18/14 AT 200 PM IN CRIM JUSTICE CTR (LAC) DEPT CLK

CASE CALLED FOR PACE CLAIM

PARTIES: NONE (JUDGE) NONE (CLERK)

NONE (REP) DANIEL KINNEY ()

DEFENDANT IS NOT PRESENT IN COURT, AND NOT REPRESENTED BY COUNSEL  
DECLARATION AND ORDER FOR PAYMENT OF ATTORNEY FEES IN  
THE AMOUNT OF \$2,766.00 TO BARBARA FISHER IS FILED THIS

DATE, SERIAL NUMBER D-385325

NEXT SCHEDULED EVENT:

PROCEEDINGS TERMINATED

ON 07/22/14 AT 900 AM IN CRIM JUSTICE CTR (LAC) DEPT 051

CASE CALLED FOR PRELIMINARY HEARING

PARTIES: MICHAEL E. PASTOR (JUDGE) DONNA PEALE (CLERK)

MAVIS THEODOROU (REP) DANIEL KINNEY (DA)

DEFENDANT IS PRESENT IN COURT, AND REPRESENTED BY BARBARA FISHER BAR PANEL  
ATTORNEY

COUNT (01) : DISPOSITION: DISMISSED DUE TO PLEA NEGOTIATION

DEFENDANT ADVISED OF AND PERSONALLY AND EXPLICITLY WAIVES  
THE FOLLOWING RIGHTS:

JURY TRIAL OR COURT TRIAL AND PRELIMINARY HEARING

CONFRONTATION AND CROSS-EXAMINATION OF WITNESSES;

SUBPOENA OF WITNESSES INTO COURT TO TESTIFY IN YOUR

DEFENSE; AGAINST SELF-INCRIMINATION;

DEFENDANT ADVISED OF THE FOLLOWING:

THE NATURE OF THE CHARGES AGAINST HER, THE ELEMENTS OF THE  
OFFENSE IN THE COMPLAINT, AND POSSIBLE DEFENSES TO SUCH  
CHARGES;

THE POSSIBLE CONSEQUENCES OF A PLEA OF GUILTY OR NOLO  
CONTENDERE, INCLUDING THE MAXIMUM PENALTY AND ADMINISTRATIVE  
SANCTIONS AND THE POSSIBLE LEGAL EFFECTS AND MAXIMUM PENALTIES  
INCIDENT TO SUBSEQUENT CONVICTIONS FOR THE SAME OR SIMILAR  
OFFENSES;

THE EFFECTS OF PROBATION;

IF YOU ARE NOT A CITIZEN, YOU ARE HEREBY ADVISED THAT A  
CONVICTION OF THE OFFENSE FOR WHICH YOU HAVE BEEN CHARGED WILL  
HAVE THE CONSEQUENCES OF DEPORTATION, EXCLUSION FROM  
ADMISSION TO THE UNITED STATES, OR DENIAL OF NATURALIZATION  
PURSUANT TO THE LAWS OF THE UNITED STATES.

THE COURT FINDS THAT EACH SUCH WAIVER IS KNOWINGLY,

UNDERSTANDINGLY, AND EXPLICITLY MADE; COUNSEL JOINS IN THE WAIVERS.

THE DEFENDANT PERSONALLY WITHDRAWS PLEA OF NOT GUILTY TO COUNT 107 AND PLEADS NOLO CONTENDERE WITH THE APPROVAL OF THE COURT TO A VIOLATION OF SECTION 487(A) PC IN COUNT 107. THE COURT FINDS THE DEFENDANT GUILTY.

COUNT (107) : DISPOSITION : CONVICTED

COURT FINDS THAT THERE IS A FACTUAL BASIS FOR DEFENDANT'S PLEA, AND COURT ACCEPTS PLEA.

PARTIES AGREE THAT THE PROBATION REPORT IN CASE BA400145-11 CAN BE USED IN THIS CASE FOR PURPOSES OF SENTENCING.

SENTENCING.

DEFENDANT WAIVES ARRAIGNMENT FOR JUDGMENT AND STATES THERE

IS NO LEGAL CAUSE WHY SENTENCE SHOULD NOT BE PRONOUNCED. THE COURT ORDERED THE FOLLOWING JUDGMENT:

AS TO COUNT (107)

IMPOSITION OF SENTENCE SUSPENDED  
DEFENDANT PLACED ON FORMAL PROBATION  
FOR A PERIOD OF 005 YEARS UNDER THE FOLLOWING TERMS AND CONDITIONS:

PLUS \$40.00 COURT OPERATIONS ASSESSMENT (PURSUANT TO 1465.8(A)(1) P.C.)  
\$30.00 CRIMINAL CONVICTION ASSESSMENT (PURSUANT TO 70373 G.C.)  
\$10.00 CRIME PREVENTION FINE (PURSUANT TO 1202.5 P.C.)  
TOTAL DUE \$80.00

IN ADDITION:

-THE DEFENDANT IS TO PAY A RESTITUTION FINE PURSUANT TO SECTION 1202.4(B) PENAL CODE IN THE AMOUNT OF \$200.00.

-THE DEFENDANT IS TO PAY A PAROLE/POSTRELEASE COMMUNITY

SUPERVISION/MANDATORY SUPERVISION RESTITUTION FINE PURSUANT TO SECTION 1202.45 PENAL CODE IN THE AMOUNT OF \$ 200. SAID FINE IS ORDERED STAYED UNLESS PAROLE, POSTRELEASE COMMUNITY SUPERVISION OR MANDATORY SUPERVISION IS REVOKED.

DEFENDANT IS TO MAKE RESTITUTION TO THE VICTIM PURSUANT TO PENAL CODE SECTION 1202.4(F), IN THE AMOUNT OF \$ 1,142,157.71.  
(COMPLAINT BA417945) JOE BARRERA \$28,000.00, BEATRIZ VERA CHAVEZ \$14,708.68, ZOILA GUERRA \$14,000.00, NERY, TERESA & AURA GUERRA-GUERRA-ORELLANA \$25,000.00, ELIDA MELGAR \$13,700.00, PABLO MOLINA AND TOMAS MENDOZA \$21,244.00, YVONNE MUÑOZ \$21,000.00, MAGDALENO PADILLA \$21,000.00, MANUELA MORATAYA PINEDA \$35,000.00, IRMA GARCIA \$30,869.52  
(INDICTMENT BA400145)  
CAROL REYES \$10,050.00, JOEL AND GUILLERMINA AGUILAR \$16,300.00,

ZOILA SANCHEZ \$47,580.00, SEBASTIAN GARCIA \$20,000.00,  
LOURDES BALBUENA \$14,683.40, FIDEL GUZMAN \$6,400.00, JOSE O.  
GUZMAN \$16,516.00, SOFIA ALAS \$12,895.00, SANDRA SOTELO  
\$14,500.00, JOSE AND JUANA RAMOS \$7,995.00, ROSARIO CANJURA  
\$38,193.11, CRUZ GUTIERREZ \$8,000.00, JOSE AND IRMA FLORES  
\$10,200.00, JUAN JOSE GARCIA PONCE \$8,084.66, EDILBERTO  
MUNOZ \$5,000.00, ASCENSION AND ADELAIDA CARRILLO \$9,720.00,  
EUSEBIO VASQUEZ \$37,000.00, JOSE AND ANA ALVARE \$6,497.00,  
NICOLAS CERNA \$10,000.00, EUTIMIO AND MARIA CRUZ \$10,045.00,  
OSCAR ORTEGA \$7,000.00, MARIA ZAMORA \$15,000.00, FERMIN AND  
ESPERANZA CAMPOS \$105,000.00, CARLOS PADILLA \$8,056.29,  
MARTIN INZUNZA \$24,000.00, GUADALUPE BARRIOS \$6,765.00,  
VIRGINIA NAVARETTE \$23,500.00, OSIEL AND ADELAIDA MORA  
\$7,791.00, MARTIN AND DALILA HERNANDEZ \$5,342.00, ROGELIO  
URBANO \$30,000.00, JOSE OROZCO \$17,024.00, BLANCA GALVAN  
\$40,000.00, PEDRO TIRADO \$5,800.00, ZOLIA GUERRA \$14,000.00,  
VICTOR ORTIZ \$36,400.00, MONICA VASQUEZ \$21,000.00, ENRIQUE  
HEREDIA \$26,122.00, ALBA CECILIA CASTANEDA \$12,000.00,

ADELINA HERNANDEZ \$30,000.00, LOT AND BELKIS ABURTO \$9,659.00,  
BLANCA E. YANEZ \$12,174.00, RENE AND ANA MONROY \$25,292.00,  
SAMUEL AND NDIDI OHAJEKWE \$8,000.00, ELIZABETH AND MARCO  
GUZMAN \$12,911.00, HERNAN AND MARIA CABALLERO \$13,185.05,  
JOSE GONZALEZ \$11,375.00, GUA LUCIANO AND BERTHA GAUNA

NEXT SCHEDULED EVENT:

PROBATION AND SENTENCE HEARING  
\$29,102.00, MARTHA AND ALEJANDRA SAUCEDO \$6,600.00,  
VIRGINIA NAVARETTE \$23,500.00, JUAN PAN \$17,143.00, MARIA  
VILLASENOR \$4,235.00.

RESTITUTION TO BE PAID JOINT AND SEVERALLY WITH GUSTAVO  
VARGAS, DANIEL ORLANDO ARGUETA AND MARCELO FABIAN RAMOS.

ALL PARTIES IN THIS CASE AGREE THAT RESTITUTION  
WILL BE JOINT AND SEVERAL WITH ALL DEFENDANT'S SENTENCED  
TODAY AND IN THE FUTURE. DEFENDANT IS TO MAKE A GOOD FAITH  
EFFORT IN PAYMENTS FOR POSSIBLE REDUCTION IN THE FUTURE.

DEFENDANT TO PERFORM 200 HOURS OF COMMUNITY LABOR SUCH AS  
CAL TRANS, GRAFFITI REMOVAL OR PARK SERVICE.

-OBEY ALL LAWS AND ORDERS OF THE COURT.

-OBEY ALL RULES AND REGULATIONS OF THE PROBATION DEPARTMENT.  
-SEEK AND MAINTAIN TRAINING, SCHOOLING OR EMPLOYMENT AS APPROVED  
BY THE PROBATION OFFICER.

-MAINTAIN RESIDENCE AS APPROVED BY THE PROBATION OFFICER.

-KEEP PROBATION OFFICER ADVISED OF YOUR RESIDENCE AND WORK AND  
HOME TELEPHONE NUMBERS AT ALL TIMES.

-SUPPORT DEPENDENTS AS DIRECTED BY THE PROBATION OFFICER.

-SUBMIT YOUR PERSON AND PROPERTY TO SEARCH AND SEIZURE AT ANY  
TIME OF THE DAY OR NIGHT, BY ANY PROBATION OFFICER OR OTHER  
PEACEOFFICER, WITH OR WITHOUT A WARRANT, PROBABLE CAUSE OR  
REASONABLE SUSPICION.

-NOT OWN, USE OR POSSESS ANY DANGEROUS OR DEADLY WEAPONS,  
INCLUDING ANY FIREARMS, KNIVES OR OTHER CONCEALABLE WEAPONS.

-IF YOU LEAVE THE COUNTRY, YOU SHALL NOT REENTER THE UNITED  
STATES ILLEGALLY. IF YOU DO RETURN, REPORT TO THE PROBATION

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 9  
DATE PRINTED 05/21/15

OFFICER WITHIN THREE (3) DAYS, AND PRESENT DOCUMENTATION WHICH PROVIDES YOU ARE IN THE U.S. LEGALLY.

COURT ORDERS AND FINDINGS:

-PURSUANT TO PC SECTION 296, THE DEFENDANT IS ORDERED TO PROVIDE BUCCAL SWAB SAMPLES, A RIGHT THUMB PRINT, A FULL PALM PRINT IMPRESSION OF EACH HAND, ANY BLOOD SPECIMENS OR OTHER BIOLOGICAL SAMPLES AS REQUIRED BY THIS SECTION FOR LAW ENFORCEMENT IDENTIFICATION.

-DEFENDANT TO REPORT TO THE PROBATION OFFICER WITHIN 48 HOURS TO ASCOT.

-DEFENDANT ACKNOWLEDGES THAT SHE UNDERSTANDS AND ACCEPTS EACH TERM AND CONDITION OF PROBATION.

BASED UPON THE NEGOTIATED PLEA, CASE BA400145-17 IS DISMISSED.

PARTIES STIPULATE THAT THE VICTIM RESTITUTION FROM INDICTMENT BA400145-17 SHALL BE SATISFIED IN THIS CASE.

PURSUANT TO PLEA AGREEMENT CASE BA400145-17 IS DISMISSED. THE PEOPLE WILL CONTACT PROBATION REGARDING DISTRIBUTION OF FUNDS TO VICTIMS.

COUNT (107): CONVICTED

REMAINING COUNTS DISMISSED

COUNT (102): DISMISSED DUE TO PLEA NEGOTIATION

COUNT (103): DISMISSED DUE TO PLEA NEGOTIATION

COUNT (104): DISMISSED DUE TO PLEA NEGOTIATION

COUNT (105): DISMISSED DUE TO PLEA NEGOTIATION

COUNT (106): DISMISSED DUE TO PLEA NEGOTIATION

DMV ABSTRACT NOT REQUIRED

PROBATION IN EFFECT

07/22/14 EXONERATED, # U7520466598

CUSTODY STATUS: BAIL EXONERATED

ON 07/29/14 AT 200 PM IN CRIM JUSTICE CTR (LAC) DEPT CLK

CASE CALLED FOR PACE CLAIM

PARTIES: NONE (JUDGE) NONE (CLERK)

NONE (REP) DANIEL KINNEY ()

DEFENDANT IS NOT PRESENT IN COURT, AND NOT REPRESENTED BY COUNSEL DECLARATION AND ORDER FOR PAYMENT OF EXPERT/ATTORNEY FEES IN THE AMOUNT OF \$445.20. TO BARBARA FISHER IS FILED THIS DATE, SERIAL NUMBER D-191322

NEXT SCHEDULED EVENT:

PROCEEDINGS TERMINATED

08/01/14 ARREST DISPOSITION REPORT SENT VIA FILE TRANSFER TO DEPARTMENT OF JUSTICE

05/21/15

CASE NO. BA417945  
DEF NO. 14

PAGE NO. 10  
DATE PRINTED 05/21/15

I HEREBY CERTIFY THIS TO BE A TRUE AND CORRECT COPY OF THE ELECTRONIC DOCKET  
ON FILE IN THIS OFFICE AS OF THE ABOVE DATE.  
SHERRI R. CARTER, EXECUTIVE OFFICER/CLERK OF SUPERIOR COURT, COUNTY OF LOS  
ANGELES, STATE OF CALIFORNIA

BY  , DEPUTY

J. COLLIGAN



[REDACTED]

27612 Tarrasa drive  
Rancho Palos Verdes, CA 90275

[REDACTED]

July 27, 2013

I, [REDACTED], declare:

I am a resident of the State of California and I am listed on the deed of 27612 Tarrasa Drive Rancho Palos Verdes, California 90275 as of 4/11/2006. I am over 18 years of age. If called upon to do so I can testify to the following:

I have in my possession certifiable documents from the Los Angeles County Recorders office, notarized by Corina Castillo, attributing Todd Graves positions as noted below:

Positions attributed to Todd Graves as witnesses by Corina Castillo:

- 1) Director Customer Contact, PENNYMAC LOAN SERVICES, LLC 7/20/11 (20111000462)
- 2) Assistant Secretary of MERS as nominee for **various companies**.
  - a) MERS as beneficiary 4/6/11
  - b) MERS as lender 5/19/11
  - c) Nominee for CitiMortgage 11/4/11, 7/21/11 (20111581648) (20111038163)
  - d) Nominee for Your Best Rate Financial 1/18/12 (20120078647)
  - e) Mortgageit, Inc. 12/21/11 (20120225202)
  - f) SMBC Mortgage 6/30/11 notarized 12/21/11 (20120007213)
- 3) Attorney-in-fact (PNMAC Mortgage Co., LLC) 5/19/11 (20110756363)
- 4) Attorney-in-fact (PNMAC Mortgage Opportunity Fund Investors, LLC) 5/19/11, 6/8/11, 5/19/11
- 5) MERS, as nominee for FMF Capital LLC, its successors and assigns 6/8/11 Arizona -

I can also testify that I have seen additional documents at the Country Recorders office and will be able to pull them if called upon to do so. In addition to the above documents, I have in my possession documents from the LA County Recorder's office, notarized by other individuals attributing additional positions with other companies to Todd Graves.

Date: \_\_\_\_\_

[REDACTED] \_\_\_\_\_

**Exhibit F**

**SECURITY AND EXCHANGE  
COMMISSION**

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

**Form 10-K**

**(Mark One)**

**ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

**For the fiscal year ended December 31, 2013**

**Or**

**TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

**For the transition period from \_\_\_\_\_ to \_\_\_\_\_**

**Commission file number: 001-34416**

**PennyMac Mortgage Investment Trust**

**(Exact name of registrant as specified in its charter)**

**Maryland**

**(State or other jurisdiction of incorporation or organization)**

**27-0186273**

**(IRS Employer Identification No.)**

**6101 Condor Drive, Moorpark, California**

**(Address of principal executive offices)**

**93021**

**(Zip Code)**

**(818) 224-7442**

**(Registrant's telephone number, including area code)**

**Securities registered pursuant to Section 12(b) of the Act:**

<b>Title of Each Class</b>	<b>Name of Each Exchange on Which Registered</b>
<b>Common Shares of Beneficial Interest, \$0.01</b>	<b>New York Stock Exchange</b>
<b>Par Value</b>	

**Securities registered pursuant to Section 12(g) of the Act: None**

**Table of Contents**

Other factors that could also cause results to differ from our expectations may not be described in this Report or any other document. Each of these factors could by itself, or together with one or more other factors, adversely affect our business, results of operations and/or financial condition.

Forward-looking statements speak only as of the date they are made, and we undertake no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

**PART I****Item 1. Business**

*The following description of our business should be read in conjunction with the information included elsewhere in this Report. This description contains forward-looking statements that involve risks and uncertainties. Actual results could differ significantly from the projections and results discussed in the forward-looking statements due to the factors described under the caption "Risk Factors" and elsewhere in this Report.*

**PennyMac did not open for business until AFTER Your Best Rate Financial had been given a cease and desist notification. Therefore, YBRF could not transfer note to PennyMac.**

**Our Company**

We are a specialty finance company that invests primarily in residential mortgage loans and mortgage-related assets. We were organized in Maryland on May 18, 2009, and began operations on August 4, 2009. We conduct substantially all of our operations, and make substantially all of our investments, through PennyMac Operating Partnership, L.P. (our "Operating Partnership") and its subsidiaries. A wholly-owned subsidiary of ours is the sole general partner, and we are the sole limited partner, of our Operating Partnership.

The management of our business and execution of our operations is performed on our behalf by subsidiaries of PennyMac Financial Services, Inc. ("PFSI" or "PennyMac"), which was designed specifically to address the opportunities created in the markets for residential mortgage assets. Specifically:

- We are managed by PNMAC Capital Management, LLC ("PCM" or our "Manager"), a wholly-owned subsidiary of PennyMac and an investment adviser registered with the Securities and Exchange Commission ("SEC") that specializes in, and focuses on, residential mortgage assets.
- All of the loans we acquire in our correspondent lending operations are acquired, pooled for sale, sold and/or securitized on our behalf by another wholly-owned PennyMac subsidiary, PennyMac Loan Services, LLC ("PLS" or our "Servicer"), which also services most of the loans we hold in our investment portfolio and almost all of the loans for which we retain the obligation to service as a result of our correspondent lending operations.

Our objective is to provide attractive risk-adjusted returns to our investors over the long-term, primarily through dividends and secondarily through capital appreciation. Our targeted investments are in the U.S. residential mortgage market. We are primarily focused on investing in distressed mortgage loans available for acquisition from financial institutions and engaging in correspondent lending.

Our Manager is experienced in acquiring distressed residential mortgage assets that are sold by financial institutions including banks, thrifts, and non-bank mortgage lenders. Since late 2009, our Manager has seen substantial volumes of nonperforming residential mortgage loans available for purchase from certain U.S. banks at significant discounts to their unpaid principal balances. Our Manager believes that there are several reasons these banks are motivated to sell nonperforming loans, including the following: the ability to release capital tied to nonperforming assets; the ability to relieve strain on their operations resulting from managing nonperforming loans and real estate acquired in settlement of loans ("REO"); the ability to reduce the percentages of their assets that are nonperforming, a key measure monitored by bank regulators, investors, and other stakeholders; and the ability for these banks to manage perceptions of the continued drag on their overall performance from legacy distressed assets through controlled sales of nonperforming assets.

In our distressed mortgage loan investment activities, the mortgage loans we purchase are generally at discounts to their unpaid principal balance ("UPB"), reflecting their distressed state or perceived higher risk of default, as well as a greater likelihood of collateral documentation deficiencies. Prior to the acquisition of loans or other assets, our Manager validates key information provided by the sellers that is necessary to determine the value of the asset. We then seek to maximize the value of the mortgage loans that we acquire. The objective for performing loans is value enhancement through effective "high touch" servicing, which is based on significant levels of borrower outreach and contact, and the ability to implement long-term, sustainable loan modification and restructuring programs that address borrowers' ability and willingness to pay their mortgage loans. Alternatively, for nonperforming loans and real estate assets, the ability to effect property resolution in a timely, orderly and economically efficient manner is essential to generating attractive returns.



UNITED STATES  
**SECURITIES AND EXCHANGE COMMISSION**  
STATION PLACE  
100 F STREET, NE  
WASHINGTON, DC 20549-2736

Office of FOIA Services

January 8, 2015

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Freedom of Information Act (FOIA), 5 U.S.C. § 552  
Request No. 15-01156-FOIA

Dear Ms. Hernandez:

This letter is in response to your request dated January 1, 2015, and received in this office on January 6, 2015, for information regarding Your Best Rate Financial, LLC., Your Best Rare Financial, LLC, and/or Dot Com Lending Services, LLC.

Based on the information you provided in your letter, we conducted a thorough search of the SEC's various systems of records, but did not locate or identify any information responsive to your request.

If you still have reason to believe that the SEC maintains the type of information you seek, please provide us with additional information, which could prompt another search. Otherwise, we conclude that no responsive information exists and we consider this request to be closed.

You have the right to appeal the adequacy of our search or finding of no responsive information, to our General Counsel under 5 U.S.C. § 552(a)(6), 17 CFR § 200.80(d)(5) and (6). Your appeal must be in writing, clearly marked "Freedom of Information Act Appeal," and should identify the requested records. The appeal may include facts and authorities you consider appropriate.

Send your appeal to the Office of FOIA Services of the Securities and Exchange Commission located at Station Place, 100 F Street NE, Mail Stop 2736, Washington, D.C. 20549, or deliver it to Room 1120 at that address. Also, send a copy to the SEC Office of the General Counsel, Mail Stop 9612, or deliver it to Room 1120 at the Station Place address.

January 8, 2015

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If you have any questions, please contact me at  
burrowsi@sec.gov or (202) 551-5105. You may also contact  
me at [foiapa@sec.gov](mailto:foiapa@sec.gov) or (202) 551-7900.

Sincerely,



Indria Burrows  
FOIA Research Specialist



UNITED STATES  
**SECURITIES AND EXCHANGE COMMISSION**  
STATION PLACE  
100 F STREET, NE  
WASHINGTON, DC 20549-2736

Office of FOIA Services

December 10, 2014

[REDACTED]

Re: Freedom of Information Act (FOIA), 5 U.S.C. § 552  
Request No. 15-00574-FOIA

Dear Ms. Hernandez:

This letter is in response to your request dated and received in this office on November 12, 2014, asking whether Your Best Rate Financial, LLC, formerly Dot.com Lending Services, LLC registered any securities with the SEC, from 2007 to 2010.

Based on the information you provided in your letter, we conducted a thorough search of the SEC's various systems of records, but we did not locate or identify any information responsive to your request.

If you still have reason to believe that the SEC maintains the type of information you seek, please provide us with additional information, which could prompt another search. Otherwise, we conclude that no responsive information exists and we consider this request to be closed.

You have the right to appeal the adequacy of our search or finding of no responsive information to our General Counsel under 5 U.S.C. § 552(a)(6), 17 C.F.R. § 200.80(d)(5) and (6). Your appeal must be in writing, clearly marked "Freedom of Information Act Appeal," and should identify the requested records. The appeal may include facts and authorities you consider appropriate.

Send your appeal to the Office of FOIA Services of the Securities and Exchange Commission located at Station Place, 100 F Street NE, Mail Stop 2736, Washington, D.C. 20549, or deliver it to Room 1120 at that address. Also, send a copy to the SEC Office of the General Counsel, Mail Stop 9612, or deliver it to Room 1120 at the Station Place address.

December 10, 2014

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If you have any questions, please contact me at  
[andersonc@sec.gov](mailto:andersonc@sec.gov) or (202) 551-8315. You may also contact  
me at [foiapa@sec.gov](mailto:foiapa@sec.gov) or (202) 551-7900.

Sincerely,



Clarissa Anderson  
FOIA Research Specialist

**Exhibit G**

**SUBSTITUTION OF**

**TRUSTEE**



RECORDING REQUESTED BY:

07/10/2012



\*20121014751\*

WHEN RECORDED MAIL TO:

Trustee Corps  
17100 Gillette Ave  
Irvine, CA 92614

Notice above file date

Trustee Sale No. CA08001663-11-1

APN 7552-005-008

Title Order No. 110372096-CA-BFI

## SUBSTITUTION OF TRUSTEE

WHEREAS, [REDACTED], HUSBAND AND WIFE AND [REDACTED], was the original Trustor(s), RICHARD SNEDDEN was the original Trustee and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary, acting solely as nominee for Lender, YOUR-BEST-RATE FINANCIAL, L.L.C., its successors and/or assigns under that certain Deed of Trust dated 01/18/2008 and recorded on January 30, 2008, as Instrument No. 20080179256, of official records in the Office of the Recorder of Los Angeles County, California;

WHEREAS, the undersigned current Beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided;

NOW THEREFORE, the undersigned hereby substitutes MTC FINANCIAL Inc. dba Trustee Corps, whose address is 17100 Gillette Ave, Irvine, CA 92614, as Trustee under said Deed of Trust.

Dated:

FEB 14 2012

BACKDATING?

State of \_\_\_\_\_ California

County of \_\_\_\_\_ Ventura

PNMAC Mortgage Opportunity Fund Investors, LLC

By:

Javier Huancas

Government Default Supervisor

Diana V Ramos

On FEB 14 2012 before me, \_\_\_\_\_ for said county, personally appeared \_\_\_\_\_ Javier Huancas \_\_\_\_\_ who proved 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.

How did they get to be current Beneficiary? And if they are substituting Trustee at this date, how did the same trustee file NOD on 1/18/2012?

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

Notary Signature



10

(3) 1

**AFFIDAVIT OF MAILING OF  
SUBSTITUTION OF TRUSTEE  
BY CODE PURSUANT TO CALIFORNIA CIVIL CODE SECTION 2934a**

TRUSTEE SALE #: CA08001663-11-1

TRUSTOR: [REDACTED]

ORDER #: 110372096-CA-BFI

I, Ernie Aguilar, declare: That I am an officer, agent or employee of MTC FINANCIAL, INC. DBA TRUSTEE CORPS, whose address is:

**17100 GILLETTE AVENUE  
IRVINE, CA 92614**

I am over the age of eighteen years: On July 5, 2012, by Certified and First Class Mail, enclosed and sealed in an envelope with postage fully prepaid, I deposited in the United States Mail, a copy of the attached Substitution of Trustee to the Trustee of record under Deed of Trust described in said Substitution, and;

A copy of the attached Substitution has been mailed prior to the recording thereof, in the manner provided in Section 2934a and 2924b of the Civil Code of the State of California to all persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said section.

I certify (or declare) the above statement is true and correct under the laws of the State of California.

Dated: July 5, 2012

BY: Ernie Aguilar



LOS ANGELES COUNTY SUPERIOR COURT  
JULY 5, 2012

SEP 4 2012

LOS ANGELES COUNTY SUPERIOR COURT  
JULY 5, 2012