

From: [Kamran Banayan](#)
To: [Hurwitz, Ivan](#); "[Phelps, Robert](#)"
Cc: adamj.cohen@frb.gov; [NY Banksup Applications Comments](#); WE.Licensing@occ.treas.gov;
David.Finnegan@occ.treas.gov
Subject: Follow up letter in opposition to the CIT Group Inc. Proposed Acquisition of IMB Holdco LLC
Date: Tuesday, April 28, 2015 8:34:18 PM
Attachments: [Follow up Letter in oppositon to CIT Group Inc Proposed Acquisition of IMB Holdco LLC.pdf](#)

Ladies and Gentlemen:

Attached, please find a follow up letter in opposition to the CIT Group Inc.'s Proposed Acquisition of IMB Holdco LLC.

My letter demonstrates that Onewest and IMB Holdco LLC are making false and disingenuous claims to your agencies and invites you to further investigate their conduct.

Sincerely,

Kamran Banayan
Onewest Victim

Kamran Banayan

7536 Mar Avenue
La Jolla, CA 92037
TEL: (858) 459-7579
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April 28, 2015

Federal Reserve Bank of New York,
33 Liberty Street,
New York, New York 10045
Attention: Ivan J. Hurwitz
Vice President, Bank Applications

Office of the Comptroller of the Currency
Midsize Bank Supervision,
Attention: Bob Phelps
1 South Wacker Drive, Suite 2000
Chicago, IL 60606

**Re: CIT Group Inc. Proposed Acquisition of IMB Holdco LLC
Response to Request for Additional Information**

Ladies and Gentlemen:

I have read the letter dated April 14, 2015 by Stephen M. Salley of the law firm Sullivan Cromwell LLP on behalf of their clients, CIT Group Inc. and Carbon Merger Sub LLC (together, the “Applicants”), as a response, prepared by the Applicants, to the email, dated March 17, 2015, from the Board of Governors of the Federal Reserve System (the “Board”) requesting additional information with respect to the Applicants’ application, dated August 20, 2014, to the Board in connection with the Applicants’ proposed acquisition of IMB Holdco LLC and certain related transactions (the “Application”).

I have already sent my comments in response to the above letter by Stephen M. Salley dated April 14, 2015 to the Federal Reserve Bank of New York. My letter was dated April 16, 2015 and a copy of that letter is attached herein for your reference.

This is a follow up letter to my April 16, 2015 letter to further demonstrate the false claims and outright misleading and dishonest statements made by and on behalf of Onewest in the letter dated April 14, 2015, to the Federal Reserve Bank of New York.

Onewest is trying to represent to you that their past fraudulent and illegal activities have been simply “errors” and that they have put in policies in place so that these “errors” would not happen again.

As a LIVE demonstration to the exact opposite of what Onewest is representing to you, you might want to send an investigator to witness how Onewest is planning to foreclose on a property I am the borrower of, without a bonafide title and legal ownership of the loan and which they falsely claim they are the beneficiary of.

In the interest of brevity, I will not delve into the details of my case in this letter and would only refer you to my past communications with your agencies. However, I would like to point out to you that while Onewest is making claims of propriety in order to get the merger approved, at the very same time it is trying to foreclose on a loan that it simply does not own.

This is not a surprise considering their past behavior, but to commit this illegal act at the very same time Onewest is trying to put forth a fake honest face in order to complete the merger is truly mind boggling.

Superior Court Judge C. Edward Simpson of the Superior Court of California, County of Los Angeles, in Pasadena has already ruled against Onewest and IMV on another matter which is identical in the chain of ownership and assignments of the notes and is in the same portfolio of loans as mine, but Onewest is appealing that decision and wants to get away with this illegal act yet once again.

The foreclosure auction is set for May 7, 2015 at 10:30 A.M at the front entrance to the building: 321North Nevada Street, in Oceanside, California 92054. Indymac Ventures LLC (IMV) a subsidiary of Onewest claims that they are the beneficiary of the note and deed of trust secured by the property. IMV claims that it received the loan by an alleged transfer of assignment from “Indymac Bank FSB”, however “Indymac Bank FSB” did not in any way, shape or form hold title to this loan at the time Indymac Venture LLC claims it was assigned title to this loan. How on earth, could an entity that does not hold title to the loan, assign title to another entity and the alleged successor entity conduct a foreclosure auction without owning the loan?

The exact detail of this Non-assignment of title to an entity that is trying to foreclose on the property is prepared by my attorneys and is attached herein.

Also as I have previously brought this to your attention in my previous communications, this false ownership, applies to other 600 loans that have already been foreclosed on by IMV, a subsidiary of Onewest, and at some point in the future could become a massive liability for the future too big to fail institution, well beyond the \$117,000,000.00 set aside for claims. I have forwarded to you a list comprising of the 600 loans, in my previous letter.

Please investigate this matter further and on your own, and assess if this Monster Bully deserves to be a “too big to fail institution” and walk all over the backs of the taxpayers

whom they are trying to break as we speak and at the same time you are working on their request for a merger, and become even a bigger Monster.

Sincerely,



Kamran Banayan

Enclosures:

1. Legal Brief detailing the Non-Ownership of the loan.
2. My previous Letter to Federal Reserve Bank of New York and Office of the Comptroller of the Currency dated April 16, 2015

cc: Philip Bae
(Federal Reserve Bank of New York)

Adam Cohen
Andrew Hartlage
Bau Nguyen
(Board of Governors of the Federal Reserve System)

Elisa Johnson
(Federal Reserve Bank of San Francisco)

Kay E. Kowitt
(Office of the Comptroller of the Currency)

G. Edward Leary
(Utah Department of Financial Institutions)

Enclosure 1

**Legal Brief detailing lack of ownership of the Loan by
Indymac Venture LLC, a subsidiary of Onewest.**

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4 San Diego, CA 92110
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11 tel. (213) 625 4320

12 UNITED STATES BANKRUPTCY COURT
13 SOUTHERN DISTRICT OF CALIFORNIA

14 **IN RE:**) **Case No. 13-00968-LA11**
15) **Chapter 11**
16 **YBA NINETEEN LLC**)
17)
18 **YBA NINETEEN LLC**) **COMPLAINT FOR DECLARATORY**
19 **Plaintiffs**) **RELIEF, INJUNCTION AND DAMAGES**
20) **AND OBJECTION TO PROOF OF**
21 **v.**) **CLAIM**
22)
23 **INDYMAC VENTURE LLC.**)
24 **Defendants.**)
25)
26)
27)
28)

TABLE OF CONTENTS

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
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INTRODUCTION..... Error! Bookmark not defined.
JURISDICTION..... Error! Bookmark not defined.
The Base Case and Parties..... Error! Bookmark not defined.
ORIGIN AND ALLEGED CHAIN OF TITLE OF IMV LLC'S CLAIM..... 1
DISCOVERY..... 6
LEGAL ANALYSIS..... 6
FIRST CLAIM FOR RELIEF..... 8
SECOND CLAIM FOR RELIEF..... 8
THIRD CLAIM FOR RELIEF..... 9
FOURTH CLAIM FOR RELIEF..... 10
FIFTH CLAIM FOR RELIEF..... 10
TIMELINE..... 11

1
2
3
4
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PLEASE NOTE: THE FIRST 15 ITEMS ON THIS MOTION THAT ARE NOT RELATED TO OTHER LOANS ARE DELETED, IN OREDER TO SAVE TIME FOR THE READER AS THIS COPY IS NOW AN ATTACHMENT TO THE LETTER.

1
2
3 **ORIGIN AND ALLEGED CHAIN OF TITLE OF IMV LLC'S CLAIM**

4 15. Prior to 2008, IndyMac Bank F.S.B. was a duly organized bank
5 with headquarters in California that was engaged in, among other
6 activities, lending secured by real estate. IndyMac Bank F.S.B. is the
7 original and actual lender in this case.

8 16. As admitted by IMV LLC in the Declaration of Jeannie Caldwell
9 filed herein, on January 3, 2007, "Bank" or **IndyMac Bank F.S.B.** made an
10 actual loan (the "Loan") to an individual, Kamran Banayan ("Kamran"),
11 who was then the record owner of the Property. The Loan was evidenced
12 by a promissory note (the "Note") labeled an "Adjustable Rate Note"
13 dated January 3, 2007 and also a loan agreement of even date. The Note
14 was signed by Kamran as the borrower.

15 17. The Note was secured by a Deed of Trust (the "Deed of Trust")
16 also signed and executed by Kamran as owner of the property on January
17 3, 2007. The Deed of Trust secured, among other things, repayment of
18 the Note. The Deed of Trust named as beneficiary IndyMac Bank F.S.B. or
19 Bank. The Deed of Trust was duly recorded on the Property on or about
20 January 12, 2007.

21 18. IndyMac Bank F.S.B. or Bank was thus the first and only
22 *indisputable* holder of the Note and Deed of Trust.

23 19. IMV LLC claims to be the current holder of the Note and Deed
24 of Trust. IMV LLC's secured claim is based on the said Note and Deed of
25 Trust. However it is evident that IMV LLC is not the named payee or
26 holder of the Note or beneficiary of the Deed of Trust. IMV LLC does
27 not claim to be the successor-in-interest of IndyMac Bank F.S.B. through
28 acquisition of or merger with IndyMac Bank F.S.B. Instead, IMV LLC

1 claims to be at the end of a valid chain of title of the Note and Deed
2 of Trust that, necessarily, begins with IndyMac Bank F.S.B. and ends
3 with IMV LLC.

4 20. To prove its claim and standing herein, IMV LLC must
5 therefore establish a valid and unbroken chain of title from IndyMac
6 Bank F.S.B., the original holder of the Note and beneficiary of the Deed
7 of Trust, to IMV LLC.

8 21. The analysis begins with the declaration of IndyMac
9 Venture LLC's own witness, Jeanie Caldwell, filed in this Court on
10 April 10, 2013 (copy attached as Exhibit A). In paragraph 1 of
11 her declaration Caldwell defines terms and entities, specifically:

12 1. I am a First Vice President of IndyMac Mortgage Services, the servicing agent for
13 IndyMac Venture, LLC, a Delaware limited liability company ("Movant" or "Lender"). I am
14 familiar with the matters set forth herein based upon my own personal knowledge and my review
15 of the books and records of Lender, IndyMac Bank, F.S.B. ("Bank") and Indymac Federal Bank
16 FSB ("IMFB"), except for those facts which are based upon information and belief and, as to

17 Thus according to Caldwell:

18 **Lender** = IndyMac Venture LLC

19 **Bank** = IndyMac Bank F.S.B.

20 **IMFB** = IndyMac Federal Bank FSB

21 22. In paragraph 2 of her declaration, Caldwell correctly
22 states that on January 3, 2007, "Bank," or **IndyMac Bank F.S.B.**,
23 made the actual loan (the "Loan") in question in this case to the
24 borrower Kamran Banayan, and further that Bank received back a
25 deed of trust on the Property. This is the Loan and Deed of Trust
26 on which IMV LLC bases its secured claim today. Bank or IndyMac
27 Bank FSB is the originator and lender of the Loan, holder of the
28 Note, and the unquestioned original beneficiary under the Deed of

1 Trust.

2 23. In her declaration para. 3, Caldwell avers:

3 Bank. On July 11, 2008 Bank was seized by the Office of Thrift Supervision, which appointed the
4 Federal Deposit Insurance Corporation ("FDIC") as Receiver for Bank. Also on July 11, 2008,
5 the FDIC, as Receiver for Bank, transferred certain assets of Bank, including the Loan, to IMFB, a
6 newly chartered thrift for which the FDIC was appointed Conservator. On March 19, 2009, the

7 Thus on July 11, 2008, the FDIC was appointed Receiver of
8 "Bank," meaning of IndyMac Bank FSB. The same day, FDIC as
9 receiver of IndyMac Bank FSB **transferred the subject Loan to IMFB**
10 **or IndyMac Federal Bank FSB.** Therefore on and after **July 11,**
11 **2008,** the Loan was held by IndyMac Federal Bank FSB aka IMFB.

12 24. IMV LLC further claims that it received and recorded a
13 valid assignment of the deed of trust, a copy of which is attached
14 as Exhibit B. This is a document signed and dated June 22, 2009
15 and recorded June 30, 2009 in Official Records, County of San
16 Diego.

17 ///

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22 ///

23 25. The assignment in no way, shape or form constitutes a
24 valid assignment. The assignment states:

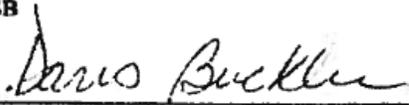
25 **FOR VALUE RECEIVED, THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC**
26 **BANK, FSB ("Assignor") does hereby grant, sell, assign, transfer and convey, unto INDYMAC VENTURE, LLC, whose**
27 **address is: c/o Indymac Mortgage Services, Consumer Lending Division, 888 East Walnut Street, Pasadena, CA 91101, all**
28 **of Assignor's right, title and interest in, to and under that certain Deed of Trust dated January 03, 2007 and executed by**
KAMRAN BANAYAN, to and in favor of Indymac Bank, F.S.B., and recorded on January 12, 2007, in SAN DIEGO
County, State of CALIFORNIA, as Document Number 2007-0027949 (the "Deed of Trust"), which encumbers the
following real property:

. . .

1 **IN WITNESS WHEREOF, the undersigned have executed this Corporation Assignment of Deed of Trust on June 22, 2009.**

2 **FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC**
3 **BANK, FSB**

4 By:


5 _____
6 **Daris Buckler, Attorney-in-Fact**

7 In other words, the document states that "FEDERAL DEPOSIT
8 INSURANCE CORPORATION **AS RECEIVER FOR INDYMAC BANK FSB**
9 ("**Assignor**") does hereby grant, sell... that certain Deed of
10 Trust." The document is also signed by FDIC as receiver of
11 IndyMac Bank FSB.

12 26. Thus by the assignment, in June 2009 IndyMac Bank FSB
13 (in receivership) purported to transfer the Loan to IndyMac
14 Venture LLC.

15 27. The problem, of course, is that as of the assignment,
16 June 2009, the identified assignor, "IndyMac Bank FSB," no longer
17 held the loan. Instead, as Caldwell averred, one year earlier, in
18 July 2008, the Loan had been transferred to an entirely separate
19 entity, IndyMac Federal Bank FSB. **Thus at the time of the alleged**
20 **assignment to IndyMac Venture LLC, the alleged assignor, IndyMac**
21 **Bank FSB, did not hold the Loan and had nothing to assign.**

22 28. The signer of the Assignment is Daris Buckler. On
23 February 12, 2013, Ms. Buckler testified in another case. Copies
24 of relevant pages of the deposition are attached as Exhibit D. At
25 p. 62 of the deposition Buckler confirmed:

26 Q. The first paragraph of your declaration
27 refers to a IndyMac Federal Bank FSB and
28 IndyMac Bank FSB. Do you see that?

A. Yes.

Q. **Are those two separate entities, IndyMac**

1 **Federal Bank, FSB and IndyMac Bank FSB?**

2 **A. Yes.**

3
4 29. This confirmation that what Caldwell calls "Bank" and
5 "IMFB" are two separate entities, was not available to debtor
6 herein until the week of July 10.

7 30. IMV LLC also contends, as it must, that it is the
8 assignee of the Note herein. Pursuant to the Commercial Code, the
9 note assignment or allonge, to be valid, must be physically
10 attached to the Note. IMV LLC's alleged note assignment or
11 allonge in this case, was also part of the Caldwell declaration is
12 and reproduced hereto as Exhibit C.

13 31. As an initial matter, the allonge is plainly not
14 attached to the Note. There are no staple or other attachment
15 marks visible on the copy filed with this Court.

16 32. But even if the allonge were attached, indeed especially
17 if it were attached, it is just as defective as the assignment of
18 deed of trust. The allonge, like the assignment, states it is an
19 assignment of the Note from "FDIC as Receiver for IndyMac Bank
20 FSB" to IndyMac Venture LLC.

21 33. The allonge is undated (which is a problem in itself).
22 Typically the allonge is executed the same date as the assignment
23 of deed of trust, or June 2009. But it is certain that the
24 allonge was executed after July 2008, because the putative
25 transferee, IndyMac Venture LLC, was not formed until March 19,
26 2009. Thus the allonge must have been executed after the Loan was
27 transferred to IndyMac Federal Bank FSB. Because the allonge
28 transferee is IndyMac Bank FSB, an entity that at the time of the

1 allonge, no longer held the note, the allonge is ineffective and
2 passed no title to IndyMac Venture LLC.

3 33A. Attached is a timeline illustrating the ineffective
4 transfers.

5 34. Although it is plainly not the holder of the Note or
6 Deed of Trust and has no standing to assert either instrument,
7 prior to the filing of the Petition herein, IMV LLC recorded a
8 Notice of Default and instituted a foreclosure of the Deed of
9 Trust. This action, in fact, precipitated the bankruptcy filing
10 herein. Post-petition, IMV LLC filed a Proof of Claim in which
11 IMV LLC asserted that it, IMV LLC, is the holder of the claim and
12 therefore the holder of the underlying Note and Deed of Trust.
13 IMV LLC also filed a motion for relief from stay and continues to
14 demand relief from stay. All of these activities caused damages
15 and expenses to the Debtor not to mention placed burdens on this
16 Court.

17 **DISCOVERY**

18 35. Prior to July 2013, Debtor accepted IMV LLC's claim of
19 standing in good faith and assumed that IMV LLC was the holder of
20 the claim. However in July 2013, the debtor and its bankruptcy
21 counsel "compared notes" with Attorney Saied Kashani, who has
22 litigated several cases against IMV LLC and related entities. Mr.
23 Kashani "brought to the table" the benefit of the deposition of
24 Daris Buckler and knowledge of IMV LLC's similar inaccurate claims
25 in another case. Debtor had no knowledge or reasonable means of
26 discovering this information prior to July 2013.

27 **LEGAL ANALYSIS**

28 36. California Civil Code § 2924(a)(6) provides:

1 No entity shall record or cause a notice of
2 default to be recorded or otherwise initiate
3 the foreclosure process **unless it is the**
4 **holder of the beneficial interest under the**
5 **mortgage or deed of trust**, the original
6 trustee or the substituted trustee under the
7 deed of trust, or the designated agent of the
8 holder of the beneficial interest. No agent of
9 the holder of the beneficial interest under
10 the mortgage or deed of trust, original
11 trustee or substituted trustee under the deed
12 of trust may record a notice of default or
13 otherwise commence the foreclosure process
14 **except when acting within the scope of**
15 **authority designated by the holder of the**
16 **beneficial interest.**

17 37. Because IndyMac Venture LLC is *not* a valid assignee of
18 the Deed of Trust, it is not the "holder of the beneficial
19 interest under the mortgage or deed of trust." Therefore IndyMac
20 Venture LLC had no legal right to record or direct the trustee to
21 record the Deed of Trust or otherwise commence or conduct a
22 foreclosure. IndyMac Venture LLC also has no valid secured claim
23 in this bankruptcy. Needless to add, IndyMac Venture LLC lacks
24 any standing to apply for relief from stay.

25 38. In bankruptcy court, the claimant must demonstrate
26 standing in order to pursue or enforce a claim. Courts have not
27 hesitated to sustain objections to claims where, as here, the
28 claimant cannot demonstrate standing. See In re Jones, 2008 WL
4539486 at *5 (Bankr.D.Mass Oct 3, 2008) (assignment of mortgage
required to establish accurate chain of ownership of mortgage);
see also In re Hayes, 393 B.R. 259, 270 (Bankr.D.Mass. 2008)
(order entered sustaining objection to proof of claim where bank
failed to demonstrate standing, either by showing that it held
note or mortgage or that it serviced loan); see also In re Maisel,

1 378 B.R. 19, 22 (Bankr.D.Mass. 2007) (bank filing lift-stay motion
2 must demonstrate standing).

3 39. This is not a situation where the claimant received a
4 valid assignment but failed to record it. Here, claimant recorded
5 an assignment and claims possession of an allonge. But both the
6 recorded assignment and allonge are defective in light of IMV
7 LLC's admissions.

8 **FIRST CLAIM FOR RELIEF**

9 **Objection to Claim of IMV LLC**

10 40. Plaintiff re-alleges and incorporates herein paragraphs
11 1 through 39, above by this reference.

12 41. The foundation of IMV LLC's claim is the Note and Deed
13 of Trust originally issued in favor of IndyMac Bank F.S.B. To
14 proceed, IMV LLC must establish a valid and unbroken chain of
15 title of the Note and Deed of Trust from IndyMac Bank F.S.B. to
16 IMV LLC.

17 42. IMV LLC has no chain of title or right, title or
18 interest in the subject Note or Deed of Trust, because IMV LLC's
19 stated assignor, IndyMac Bank F.S.B., as stated in IMV LLC's own
20 allonge and assignment of Deed of Trust, *no longer held* the Note
21 or Deed of Trust as of the date of the assignment and allonge.
22 IMV LLC therefore received nothing because its assignor had
23 nothing to assign.

24 43. The claimant must be the actual holder of the claim.
25 Whoever the current holder is, IMV LLC is plainly not the holder.
26 Therefore IMV LLC's claim should be rejected in full.

27 **SECOND CLAIM FOR RELIEF**

28 **Violation of 11 USC s 362(a)(3)**

1 otherwise seeking to enforce the Deed of Trust.

2 WHEREFORE, plaintiff prays as follows:

3 A. For an order disallowing and rejecting in full the claim
4 of IMV LLC filed in this Case, and removing any claim in favor of
5 IMV LLC from the schedules.

6 B. For actual damages.

7 C. For punitive damages.

8 D. For a declaration that IMV LLC is not the holder of the
9 subject Note and Deed of Trust and that any Notice of Default or
10 related instruments recorded by IMV LLC are invalid and should be
11 expunged from the record.

12 E. For a preliminary and permanent injunction enjoining IMV
13 LLC, its agents and assigns, and all those acting in concert with
14 IMV LLC, from instituting or causing to be instituted any
15 foreclosure of the Deed of Trust or otherwise seeking to enforce
16 the Deed of Trust.

17 F. For attorney fees and costs of suit.

18 G. For such and other relief as this Court deems proper.

19 Dated: July 22, 2013

20
21 _____
22 John Smaha
23 Attorney for Debtor


21 _____
22 Saied Kashani
23 Special Counsel (proposed)

24 **TIMELINE**

25

Date/evidence	Event	Consequence
26 27 28 - Caldwell Decl. para. 2	IndyMac Bank FSB aka "Bank" originates and makes the Loan and takes the Deed of Trust	IndyMac Bank FSB is the sole holder of the Deed of Trust and Loan
July 11, 2008	FDIC takes over IndyMac Bank FSB	IndyMac Bank FSB becomes a receivership

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- Caldwell Decl. para. 3		
July 11, 2008	IndyMac Bank FSB transfers the Loan assets to IndyMac Federal Bank FSB aka IMFB	Thereafter, IndyMac Federal Bank FSB holds the Deed of Trust and Loan
June 22, 2009	Date of purported assignment of Deed of Trust from "IndyMac Bank FSB" to IndyMac Venture LLC	Ineffective assignment. The assignor did not hold the item purportedly being assigned. Deed of Trust remained with the July 2008 assignee, IndyMac Federal Bank FSB

Enclosure 2

Letter dated April 16, 2015 to the Federal Reserve Bank of New York & Office of the Comptroller of the Currency in opposition to the merger.

Kamran Banayan

7536 Mar Avenue
La Jolla, CA 92037
TEL: (858) 459-7579
Email: kbanayan@san.rr.com

April 16, 2015

Federal Reserve Bank of New York,
33 Liberty Street,
New York, New York 10045
Attention: Ivan J. Hurwitz
Vice President, Bank Applications

Office of the Comptroller of the Currency
Midsize Bank Supervision,
Attention: Bob Phelps
1 South Wacker Drive, Suite 2000
Chicago, IL 60606

**Re: CIT Group Inc. Proposed Acquisition of IMB Holdco LLC
Response to Request for Additional Information**

Ladies and Gentlemen:

I have read the letter dated April 14, 2015 by Stephen M. Salley of the law firm Sullivan Cromwell LLP on behalf of their clients, CIT Group Inc. and Carbon Merger Sub LLC (together, the “Applicants”), as a response, prepared by the Applicants, to the email, dated March 17, 2015, from the Board of Governors of the Federal Reserve System (the “Board”) requesting additional information with respect to the Applicants’ application, dated August 20, 2014, to the Board in connection with the Applicants’ proposed acquisition of IMB Holdco LLC and certain related transactions (the “Application”).

Before I delve into how Onewest’s claims in the above letter are utterly false and are in direct contradiction to my own personal experiences, I would like to bring your committee’s attention to a separate topic that was not discussed in that letter and yet is potentially a very critical aspect of the proposed merger.

Attached to this letter, please find a complete explanation of how Indymac Ventures LLC, a subsidiary of Onewest, and related to Onewest Loan Servicing, has foreclosed on

over 600 borrowers with construction loans like mine while not having had bonafide titles to these loans, thereby making these foreclosures wrongful and outright illegal, and open to substantial liability. Their cases, as far as the titles to their foreclosed properties are concerned, are very much like one aspect of my case as is spelled out in the attached motion. (PLEASE SEE ATTACHMENT & ENCLOSURES)

The \$117,000,000.00 set aside by Onewest to pay for potential claims would certainly not be enough to cover the losses of even this one category of claimants, once these borrowers find out about their rights.

I am attaching a list of these 600 loans (ENCLOSURE #2) that were wrongfully foreclosed upon by Onewest while the foreclosing entity did not have title to these loans. Although a great majority of these borrowers do not yet know about the alleged defect in the ownership chain of the titles of their notes, the few I have talked to are aware and waiting for the outcome of a specific case in the California Court of Appeals (Onewest through its subsidiary has already had an unfavorable ruling in this matter and is now appealing the court's decision), before they can proceed with their claims against Onewest. In short, this is a substantial liability that will fall on the shoulders of the future "too big to fail institution" at the expense of the taxpayer in the event these borrowers file lawsuits for wrongful and illegal foreclosures and the \$117 Million fund is exhausted. I would urge you to consider this fact among many others and not approve the merger between CIT and Onewest, at the very least not without contacting these borrowers and informing them of their rights in case and before the merger would be approved.

Further, please evaluate my comments below that are directly related to the letter dated April 14, 2015 by Stephen M. Salley of the law firm Sullivan Cromwell LLP on behalf of their clients.

As I was reading that letter, I was shocked as to the number of false claims and outright misleading and dishonest statements made by and on behalf of Onewest. Onewest claims that it "sympathizes with the plight of the numerous homeowners that lost their homes" as a result of Onewest's fraudulent practices, and it claims that some of their improprieties have been "errors". In my experience, nothing would be further from the truth, and this can become obvious if one just glances and studies my case as just one on-going example. After all, my case may be different than some of the other cases since I could have afforded the payments of my loan and had substantial equity in my property. It was Onewest that denied me my 30 year mortgage and instead offered me (along with threats of foreclosure) a 3 year term in the depths of the Great Recession in 2010 on a \$3,412,500.00 loan instead of the original 30 year term I had signed up for, and which they were obligated to honor.

Onewest claimed that I was in default because I did not finish my home's construction on time, while it was Onewest and its predecessor that had caused the delays in the first place by not disbursing funds in a timely manner, thereby causing the project to be delayed. Onewest knew full well about their breaches and plots, and even though they had extended my construction term and led me to believe that as long as I finished the construction of my home, the permanent 30 year financing that I had signed up for would

be intact, they nevertheless did not honor their commitment and today after 4 years of litigation are doing their best to sell or foreclose on the property. Instead of trying to remedy the situation in an amicable and fair manner as they are claiming in their letter to you, they have preferred to spend over a million dollars in attorney fees, and legally bribe the trustee of the bankruptcy court with a \$200,000.00 so called carve out to sell my house at any cost instead of any attempt to settle my case in a fair manner with me.

Once I finished construction, Onewest slapped me with a big surprise. Onewest told me that they will not honor the 30 year term of the loan I had signed up for and will only offer me a 3 year term instead. When I pleaded and objected, they threatened that either I will take the 3 year term offer instead of the 30 years or they will foreclose on my property. Having no choice but to seek legal counsel, I was pushed into a 4 year litigation up to date (and counting) while spending my life's savings in order to defend myself against this monster of a bank.

Later during the litigation I found out that Onewest had done this to 220 other borrowers and 3 years later, when those borrowers could neither sell or refinance their homes, and after threatening Onewest with 220 other potential lawsuits like mine, Onewest extended their loans for an extra 27 years, thereby giving those borrowers their original term of 30 years in a roundabout way. However, no such offer came my way.

I also learned that one of the reasons Onewest had offered me a 3 year term in lieu of the 30 years in the first place was because of their Profit And Loss Sharing Agreement with the FDIC and the further advantage that Agreement gave them, which stated that after 3 years Onewest's share of the profits would double, as the FDIC's share would be cut in half. So Onewest schemed that they can reduce my 30 year term to 3 years only, and have me make payments to them for 3 more years, so that they can foreclose on the property and double their share of the profits 3 years later. They knew full well that I would neither be able to sell or refinance the property in 3 years while we were at the depths of the Great Recession back in 2010.

Onewest decided to take its chances with me in court since in addition to their in-house attorneys they had an army of attorneys and unlimited funds at their disposal. Of course an institution who is litigating hundreds of lawsuits at the same time and has numerous high power firms and attorneys pander to their needs, knows and assumes that sooner or later their small opponents will either run out of funds, their opponents' attorney will make mistakes, the inefficiencies in the court system will bear fruit to their benefit. They have no regard for any human morals or ethics and do not care that they are destroying lives by the thousands. As long as they are foreclosing and thereby making profits and their attorneys are seemingly earning their livelihood by unleashing their talents in a unjust manner on ordinary individuals for their own gain, life is great for Onewest's major investors and it would be wonderful to become a "too big to fail institution", and make even more gigantic profits at the expense of the taxpayer who they have financially raped and plundered all along.

The following statements in their letter to you are utterly disingenuous:

“OneWest has acknowledged, including at the Meeting, that in some instances it has made errors in its servicing of forward and reverse mortgages. When a loan is past due and a borrower cannot meet his or her obligations, mortgage servicing becomes a complex, manual process, and OneWest believes that any process like this will have some degree of human error, however well controlled the operation. OneWest has advised CIT that, when errors are identified, it seeks to take appropriate action to correct the error as promptly as feasible. In addition, in accordance with the Independent Foreclosure Review (“IFR”), and where otherwise appropriate, OneWest has provided restitution to the customer. Moreover, OneWest has also advised CIT that since its inception and assumption of the mortgage portfolio and the existing mortgage servicing operations of IndyMac Federal Bank from the FDIC as receiver, OneWest management has worked to enhance continually its servicing practices, internal controls and compliance program, among other things.”

Onewest has not taken any “appropriate action to correct the error in my case”, neither have they even come close to attempt to provide any restitution in my case. Far from it they have dragged me and continue to do so in the courts for over 4 years while attempting to foreclose on the property. Up to date there have been over 40 sale dates scheduled to take my house away and counting.

And further:

“As OneWest previously indicated, it deeply regrets any errors that the bank made in servicing the loans of homeowners who were unable to make their mortgage payments, but OneWest believes that the independent review conducted through the IFR and other evaluations and testing support its view that OneWest works hard to serve those borrowers properly and in accordance with legal obligations. OneWest has advised CIT that it reviewed the individual cases of each participant at the Meeting who alleged errors or violations of law by OneWest to see if there is a basis for his or her claims and found that the allegations are without merit. Several of those participants have had longstanding disputes with OneWest”

How could they claim in their letter to you that Onewest “deeply regrets any errors that the bank has made in servicing loans of homeowners who were unable to make their mortgage payments”, when my case clearly demonstrates that they are actively, right now trying to foreclose or sell the property of a borrower who could afford the payments with all their power? A borrower whom they victimized by taking his loan away right from under his feet? Their claims in the above paragraphs just do not make any sense to any neutral observer.

And further:

“OneWest has advised CIT that it does not accelerate foreclosure proceedings beyond contractual and legal requirements and has in place policies and procedures designed to ensure compliance with all applicable requirements. As

noted above, improper foreclosure was specifically tested as part of the IFR, which found OneWest's error rate in that category to be minimal. OneWest has stated that it regrets situations where foreclosure did not proceed in accordance with legal requirements, but it believes that the data, including the findings of the IFR review, do not support any allegation of systemic improper foreclosure”

My experience demonstrates the exact opposite of every single sentence in the above paragraph.

Statements like these will never be believed and taken seriously by any just and neutral observer, when they study and research the conduct of Onewest. I beg your committee members to ask themselves how their own lives would have been ruined if their lender on their home would suddenly and unilaterally tell them that the remaining 30 years on their mortgage will now be reduced to 3 years in the depths of the Great Recession? How would they feel, if this lender spends over a million dollars in attorney fees to make sure that they take away their home because they did not accept the lender's bogus, unfair, and unjust offer. How would they feel, if they had to spend their life savings in defending themselves in court for over 4 years (and counting) against a monster with unlimited funds? All this while that lender paid literally pennies on the dollar to allegedly take over the loan in the first place. Would they vote that this monster of a lender be promoted to a “too big to fail institution” status so that the monster can take advantage of the taxpayer even further?

I hope and pray that your final decision for this merger will not be to the detriment of the taxpayer, and the Financial System with so much substantial and overpowering evidence available against Onewest from all directions.

Sincerely,


Kamran Banayan

Enclosures:

1. Banayan's Letter to Chair Janet Yellan dated February 17, 2015
 - 1a. Legal brief detailing lack of ownership of the notes on foreclosed properties
2. List of properties foreclosed by Onewest and its subsidiary Indymac Ventures LLC without proper ownership of the notes.

cc: Philip Bae
(Federal Reserve Bank of New York)

Adam Cohen

Andrew Hartlage
Bau Nguyen
(Board of Governors of the Federal Reserve System)

Elisa Johnson
(Federal Reserve Bank of San Francisco)

Kay E. Kowitt
(Office of the Comptroller of the Currency)

G. Edward Leary
(Utah Department of Financial Institutions)

Enclosure 1:

**Kamran Banayan's Letter to Chair Janet Yellan dated
February 17, 2015**

Enclosure 1a:

**Legal Brief detailing lack of ownership of the notes on the
Foreclosed Properties**

Kamran Banayan

7536 Mar Avenue
La Jolla, CA 92037
TEL: (858) 459-7579
Email: kbanayan@san.rr.com

February 17, 2015

Janet L. Yellen, Chair
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue N.W.
Washington, D.C. 20551

Office of the Comptroller of the Currency
Midsize Bank Supervision,
Attention: Bob Phelps
1 South Wacker Drive, Suite 2000
Chicago, IL 60606

Re: Merger between CIT & Onewest Bank.

Dear Chair Yellen & Comptroller of the Currency:

I am writing you in great distress to offer my opposition for the pending Onewest and CIT merger. I would appreciate your consideration as you evaluate the recent requests by Onewest, that public hearings not be conducted. I further urge you and other regulators not to approve this merger.

Onewest has financially destroyed me and thousands of other borrowers. As my case is unique, I will explain further below. However, in the meantime, I would like to bring your attention to the following:

1. In its efforts to petition to Chair Yellen and Comptroller of Currency, Onewest in their website encourages people to write:

“...This merger will I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing. “

However in my personal experience dealing with Onewest, I believe that the above statement cannot be further from the truth.

To allow the merger between Onewest and CIT to proceed under any circumstance, especially without public hearings would be a travesty of justice, fairness and prudence after OneWest has demonstrated its non-commitment to any community and utter disregard for fairness in numerous communities across our country.

2. It would be ironic to witness a financial institution like Onewest, who has financially destroyed thousands of taxpaying borrowers including myself, and who has used the funds backed by the taxpayers to quash its litigants in court using massive funds at their disposal and abuse the justice system to their advantage, and whose behavior is a matter of record, and whose dealings with borrowers have been categorized by many as financial atrocities, to obtain the privilege of becoming a “too big to fail institution” whose liabilities will be covered by the taxpayer in the event of another economic slowdown.
3. Not knowing the specifics of my case and the legal ordeal Onewest has put me through in the past six years dealing with them at great personal expense, you may be inclined to dismiss my comments and warnings regarding this Monster of an Institution as comments from a disgruntled borrower or litigant who is facing foreclosure. However, through six years of litigation I have discovered evidence that should shock the conscience of your committee members – especially given the financial ruin caused by other institutions similarly situated to Onewest and IndyMac. To allow this institution to merge with a low-income lender on the heels of one of the worst recessions in this country would only ensure a repeat of the circumstances we are just now clawing back from.
4. Attached to this letter, please find a complete explanation of how Indymac Ventures LLC, a subsidiary of Onewest, and related to Onewest Loan Servicing, has foreclosed on over 600 borrowers with construction loans like mine, (aside from thousands of other foreclosures that are not the subject of my letter) while not having had bonafide titles to these loans, thereby making these foreclosures wrongful and outright illegal, and open to substantial liability. Their cases, as far as the titles to their foreclosed properties are concerned, are very much like one aspect of my case as is spelled out in the attached motion. (PLEASE SEE ATTACHMENT)

I have been privy to look at this list of over 600 borrowers and have had conversations with a few on the list. Although a great majority of them do not yet know about the alleged defect in the ownership chain of the titles of their notes, the few I have talked to are aware and waiting for the outcome of a specific case in the California Court of Appeals, before they

can proceed with their claims against Onewest. In short, this is a substantial liability that will fall on the shoulders of the future “too big to fail institution” at the expense of the taxpayer in the event these borrowers file lawsuits for wrongful and illegal foreclosures – I would urge you to consider this fact among many others and not approve the merger between CIT and Onewest, at the very least not without public hearings.

5. And in case you find my history as it pertains to Onewest relevant, I offer you the following for consideration:

I am about to lose a house (to foreclosure) that I have owned since 1994 and have worked on and spent most of my lifesavings building and remodeling from 2006 to 2010. In addition I have been in litigation with Onewest and its subsidiary from 2010 until present. For the sake of brevity I will leave out a lot of pertinent information that I can provide upon request.

- a. On January 8, 2007, I entered into a Residential Construction Loan with the former IndyMac Bank to obtain a thirty-two (32) year construction-to-permanent loan. For the first 15 months of construction there were no problems with the bank funding disbursements. Funds would be disbursed usually within 3 or 4 days. However as of March of 2008 when IndyMac bank started having financial difficulties that have been well documented, disbursements started to be substantially delayed, therefore causing delays in the completion of the project. Finally FDIC took over IndyMac in July 2008 and also further delayed disbursements, and subsequently Onewest Bank took over in March of 2009. Even though by March of 2009 construction was not finished due to delayed disbursements, Onewest extended the construction term of the loan and continued to fund the project also with a lot of delays in disbursements. For example one of the disbursements took 119 days to fund instead of 48-96 hours! Finally on May 13, 2010 the City of San Diego authorized occupancy. At that point Onewest still insisted that the project was not complete and did not fully fund the construction loan. However in August of 2010, OneWest indicated to me that they will finalize the loan only if I accept a 3 year term mortgage with a balloon payment at the end of 3 years instead of the 30 year term that I had originally contracted for. Given all the delays, this was not an acceptable Reverse Modification to the original deal.
- b. Since I could not accept their offer, I retained legal counsel for advice and was left with no alternative but to file a complaint in the Superior Court and pursue legal action. My attorney was shocked by Onewest’s behavior and took my case on contingency basis. Unfortunately, after more than 2 years in litigation, I never

made it to a trial by jury and the court granted OneWest's motion for summary judgment, which is now under appeal. My single Member Limited Liability Company that had title to the house had to file for chapter 11 bankruptcy protection. Because of further judicial technicalities, OneWest was able to convince the Judge to convert the case from a Chapter 11 to chapter 7 liquidation. The property is supposed now in the process of being auctioned off in the coming month – all while my appeal from the Superior Court case is still pending.

- c. All of this for a \$3.4 Million loan that was fully secured by the property. Onewest has spent over \$1 Million Dollars on attorney fees and I have incurred attorney fees well above \$500,000, while Onewest could have simply agreed to give me the original 30 year mortgage that I had contracted for, again, fully secured by the property. Ironically, I was not even asking for a loan modification per se, as thousands of other were, I was simply asking the Bank to uphold the original terms of my loan.
6. What is very disturbing, aside for the fact that I have spent 10 years of my life fulltime on this project is that unlike the majority of borrowers that find themselves in a similar predicament, I know that I would have had equity in the property were it not for litigation costs that consumed all my equity. Further, I could afford the payments, but only if Onewest honored the original terms of my loan. However, since I have filed a lawsuit against Onewest to protect my rights, primarily because I was denied my 30 year term loan, and damages caused due to delayed disbursements, Onewest has rejected to respond to any of my offers for a reasonable settlement in the past 5 years
7. Ironically, I have been led to believe that the reason Onewest easily favors spending funds on attorneys in lieu of any settlement which can be easily achieved (given their secured interests), is that on their Profit & Loss Share agreement with FDIC, any attorney fees would be funded from FDIC's portion of the interest in the loan, while Onewest only partakes from the proceeds and profits of any sale. That point is well beyond me and maybe one for the experts to decide. However, if this point is true, then of course it establishes further a future modus operandi for Onewest as a "too big to fail" institution, when its liabilities would be financed by the taxpayer, and any income or profit would go into their pockets. Their blatant disregard for the taxpayer's interest is very clear now at this point and should be explored at public hearings.
8. Apparently 220 other borrowers who were in the same situation as myself, had reluctantly accepted the 3 year terms offered to them instead of their 30 years terms and after the lapse of 3 years, having had difficulty to

February 17, 2015

refinance and payoff their entire loan balances, Onewest (probably to avoid 220 other lawsuits like mine), has offered them an extension of 27 years, thereby honoring their original obligations in a roundabout way. An offer that never came my way.

For further explanation or clarification, please contact me, and again I urge you not to approve the merger under any circumstance and at the very least not without public hearings.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kamran Banayan', written in a cursive style.

Kamran Banayan

Enclosures:

Enclosure 1a:

**Legal Brief detailing lack of ownership of the notes on the
Foreclosed Properties**

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9 800 W. 1st St. Suite 400
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12 UNITED STATES BANKRUPTCY COURT

13 SOUTHERN DISTRICT OF CALIFORNIA

14 **IN RE:**) **Case No. 13-00968-LA11**
15) **Chapter 11**
16 **YBA NINETEEN LLC**)
17)
18 **YBA NINETEEN LLC**) **COMPLAINT FOR DECLARATORY**
19 **Plaintiffs**) **RELIEF, INJUNCTION AND DAMAGES**
20) **AND OBJECTION TO PROOF OF**
21 **v.**) **CLAIM**
22)
23 **INDYMAC VENTURE LLC.**)
24 **Defendants.**)
25)
26)
27)
28)

TABLE OF CONTENTS

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

INTRODUCTION.....1
JURISDICTION.....1
The Base Case and Parties.....1
ORIGIN AND ALLEGED CHAIN OF TITLE OF IMV LLC'S CLAIM..... 1
DISCOVERY..... 6
LEGAL ANALYSIS..... 6
FIRST CLAIM FOR RELIEF..... 8
SECOND CLAIM FOR RELIEF..... 8
THIRD CLAIM FOR RELIEF..... 9
FOURTH CLAIM FOR RELIEF..... 10
FIFTH CLAIM FOR RELIEF..... 10
TIMELINE..... 11

1
2
3
4
5
6
7
8
9
10
11
12
13
14
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16
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PLEASE NOTE: THE FIRST 15 ITEMS ON THIS MOTION THAT ARE NOT RELATED TO OTHER LOANS ARE DELETED, IN OREDER TO SAVE TIME FOR THE READER AS THIS COPY IS NOW AN ATTACHMENT TO THE LETTER.

1 claims to be at the end of a valid chain of title of the Note and Deed
2 of Trust that, necessarily, begins with IndyMac Bank F.S.B. and ends
3 with IMV LLC.

4 20. To prove its claim and standing herein, IMV LLC must
5 therefore establish a valid and unbroken chain of title from IndyMac
6 Bank F.S.B., the original holder of the Note and beneficiary of the Deed
7 of Trust, to IMV LLC.

8 21. The analysis begins with the declaration of IndyMac
9 Venture LLC's own witness, Jeanie Caldwell, filed in this Court on
10 April 10, 2013 (copy attached as Exhibit A). In paragraph 1 of
11 her declaration Caldwell defines terms and entities, specifically:

12 1. I am a First Vice President of IndyMac Mortgage Services, the servicing agent for
13 IndyMac Venture, LLC, a Delaware limited liability company ("Movant" or "Lender"). I am
14 familiar with the matters set forth herein based upon my own personal knowledge and my review
15 of the books and records of Lender, IndyMac Bank, F.S.B. ("Bank") and Indymac Federal Bank
16 FSB ("IMFB"), except for those facts which are based upon information and belief and, as to

17 Thus according to Caldwell:

18 **Lender** = IndyMac Venture LLC

19 **Bank** = IndyMac Bank F.S.B.

20 **IMFB** = IndyMac Federal Bank FSB

21 22. In paragraph 2 of her declaration, Caldwell correctly
22 states that on January 3, 2007, "Bank," or **IndyMac Bank F.S.B.**,
23 made the actual loan (the "Loan") in question in this case to the
24 borrower Kamran Banayan, and further that Bank received back a
25 deed of trust on the Property. This is the Loan and Deed of Trust
26 on which IMV LLC bases its secured claim today. Bank or IndyMac
27 Bank FSB is the originator and lender of the Loan, holder of the
28 Note, and the unquestioned original beneficiary under the Deed of

1
2
3 **ORIGIN AND ALLEGED CHAIN OF TITLE OF IMV LLC'S CLAIM**

4 15. Prior to 2008, IndyMac Bank F.S.B. was a duly organized bank
5 with headquarters in California that was engaged in, among other
6 activities, lending secured by real estate. IndyMac Bank F.S.B. is the
7 original and actual lender in this case.

8 16. As admitted by IMV LLC in the Declaration of Jeannie Caldwell
9 filed herein, on January 3, 2007, "Bank" or **IndyMac Bank F.S.B.** made an
10 actual loan (the "Loan") to an individual, Kamran Banayan ("Kamran"),
11 who was then the record owner of the Property. The Loan was evidenced
12 by a promissory note (the "Note") labeled an "Adjustable Rate Note"
13 dated January 3, 2007 and also a loan agreement of even date. The Note
14 was signed by Kamran as the borrower.

15 17. The Note was secured by a Deed of Trust (the "Deed of Trust")
16 also signed and executed by Kamran as owner of the property on January
17 3, 2007. The Deed of Trust secured, among other things, repayment of
18 the Note. The Deed of Trust named as beneficiary IndyMac Bank F.S.B. or
19 Bank. The Deed of Trust was duly recorded on the Property on or about
20 January 12, 2007.

21 18. IndyMac Bank F.S.B. or Bank was thus the first and only
22 *indisputable* holder of the Note and Deed of Trust.

23 19. IMV LLC claims to be the current holder of the Note and Deed
24 of Trust. IMV LLC's secured claim is based on the said Note and Deed of
25 Trust. However it is evident that IMV LLC is not the named payee or
26 holder of the Note or beneficiary of the Deed of Trust. IMV LLC does
27 not claim to be the successor-in-interest of IndyMac Bank F.S.B. through
28 acquisition of or merger with IndyMac Bank F.S.B. Instead, IMV LLC

1 Trust.

2 23. In her declaration para. 3, Caldwell avers:

3 Bank. On July 11, 2008 Bank was seized by the Office of Thrift Supervision, which appointed the
4 Federal Deposit Insurance Corporation ("FDIC") as Receiver for Bank. Also on July 11, 2008,
5 the FDIC, as Receiver for Bank, transferred certain assets of Bank, including the Loan, to IMFB, a
6 newly chartered thrift for which the FDIC was appointed Conservator. On March 19, 2009, the

7 Thus on July 11, 2008, the FDIC was appointed Receiver of
8 "Bank," meaning of IndyMac Bank FSB. The same day, FDIC as
9 receiver of IndyMac Bank FSB **transferred the subject Loan to IMFB**
10 **or IndyMac Federal Bank FSB.** Therefore on and after **July 11,**
11 **2008,** the Loan was held by IndyMac Federal Bank FSB aka IMFB.

12 24. IMV LLC further claims that it received and recorded a
13 valid assignment of the deed of trust, a copy of which is attached
14 as Exhibit B. This is a document signed and dated June 22, 2009
15 and recorded June 30, 2009 in Official Records, County of San
16 Diego.

17 ///

18 ///

19 ///

20 ///

21 ///

22 ///

23 25. The assignment in no way, shape or form constitutes a
24 valid assignment. The assignment states:

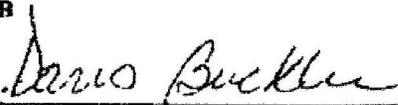
25 **FOR VALUE RECEIVED, THE FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC**
26 **BANK, FSB ("Assignor") does hereby grant, sell, assign, transfer and convey, unto INDYMAC VENTURE, LLC, whose**
27 **address is: c/o Indymac Mortgage Services, Consumer Lending Division, 888 East Walnut Street, Pasadena, CA 91101, all**
28 **of Assignor's right, title and interest in, to and under that certain Deed of Trust dated January 03, 2007 and executed by**
KAMRAN BANAYAN, to and in favor of Indymac Bank, F.S.B., and recorded on January 12, 2007, in SAN DIEGO
County, State of CALIFORNIA, as Document Number 2007-0027949 (the "Deed of Trust"), which encumbers the
following real property:

. . .

1 **IN WITNESS WHEREOF, the undersigned have executed this Corporation Assignment of Deed of Trust on June 22, 2009.**

2 **FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR INDYMAC**
3 **BANK, FSB**

4 By:



Daris Buckler, Attorney-in-Fact

5
6 In other words, the document states that "FEDERAL DEPOSIT
7 INSURANCE CORPORATION **AS RECEIVER FOR INDYMAC BANK FSB**
8 ("**Assignor**") does hereby grant, sell... that certain Deed of
9 Trust." The document is also signed by FDIC as receiver of
10 IndyMac Bank FSB.

11 26. Thus by the assignment, in June 2009 IndyMac Bank FSB
12 (in receivership) purported to transfer the Loan to IndyMac
13 Venture LLC.

14 27. The problem, of course, is that as of the assignment,
15 June 2009, the identified assignor, "IndyMac Bank FSB," no longer
16 held the loan. Instead, as Caldwell averred, one year earlier, in
17 July 2008, the Loan had been transferred to an entirely separate
18 entity, IndyMac Federal Bank FSB. **Thus at the time of the alleged**
19 **assignment to IndyMac Venture LLC, the alleged assignor, IndyMac**
20 **Bank FSB, did not hold the Loan and had nothing to assign.**

21 28. The signer of the Assignment is Daris Buckler. On
22 February 12, 2013, Ms. Buckler testified in another case. Copies
23 of relevant pages of the deposition are attached as Exhibit D. At
24 p. 62 of the deposition Buckler confirmed:

25 Q. The first paragraph of your declaration
26 refers to a IndyMac Federal Bank FSB and
27 IndyMac Bank FSB. Do you see that?

28 A. Yes.

Q. Are those two separate entities, IndyMac

1 **Federal Bank, FSB and IndyMac Bank FSB?**

2 **A. Yes.**

3
4 29. This confirmation that what Caldwell calls "Bank" and
5 "IMFB" are two separate entities, was not available to debtor
6 herein until the week of July 10.

7 30. IMV LLC also contends, as it must, that it is the
8 assignee of the Note herein. Pursuant to the Commercial Code, the
9 note assignment or allonge, to be valid, must be physically
10 attached to the Note. IMV LLC's alleged note assignment or
11 allonge in this case, was also part of the Caldwell declaration is
12 and reproduced hereto as Exhibit C.

13 31. As an initial matter, the allonge is plainly not
14 attached to the Note. There are no staple or other attachment
15 marks visible on the copy filed with this Court.

16 32. But even if the allonge were attached, indeed especially
17 if it were attached, it is just as defective as the assignment of
18 deed of trust. The allonge, like the assignment, states it is an
19 assignment of the Note from "FDIC as Receiver for IndyMac Bank
20 FSB" to IndyMac Venture LLC.

21 33. The allonge is undated (which is a problem in itself).
22 Typically the allonge is executed the same date as the assignment
23 of deed of trust, or June 2009. But it is certain that the
24 allonge was executed after July 2008, because the putative
25 transferee, IndyMac Venture LLC, was not formed until March 19,
26 2009. Thus the allonge must have been executed after the Loan was
27 transferred to IndyMac Federal Bank FSB. Because the allonge
28 transferee is IndyMac Bank FSB, an entity that at the time of the

1 allonge, no longer held the note, the allonge is ineffective and
2 passed no title to IndyMac Venture LLC.

3 33A. Attached is a timeline illustrating the ineffective
4 transfers.

5 34. Although it is plainly not the holder of the Note or
6 Deed of Trust and has no standing to assert either instrument,
7 prior to the filing of the Petition herein, IMV LLC recorded a
8 Notice of Default and instituted a foreclosure of the Deed of
9 Trust. This action, in fact, precipitated the bankruptcy filing
10 herein. Post-petition, IMV LLC filed a Proof of Claim in which
11 IMV LLC asserted that it, IMV LLC, is the holder of the claim and
12 therefore the holder of the underlying Note and Deed of Trust.
13 IMV LLC also filed a motion for relief from stay and continues to
14 demand relief from stay. All of these activities caused damages
15 and expenses to the Debtor not to mention placed burdens on this
16 Court.

17 **DISCOVERY**

18 35. Prior to July 2013, Debtor accepted IMV LLC's claim of
19 standing in good faith and assumed that IMV LLC was the holder of
20 the claim. However in July 2013, the debtor and its bankruptcy
21 counsel "compared notes" with Attorney Saied Kashani, who has
22 litigated several cases against IMV LLC and related entities. Mr.
23 Kashani "brought to the table" the benefit of the deposition of
24 Daris Buckler and knowledge of IMV LLC's similar inaccurate claims
25 in another case. Debtor had no knowledge or reasonable means of
26 discovering this information prior to July 2013.

27 **LEGAL ANALYSIS**

28 36. California Civil Code § 2924(a)(6) provides:

1 No entity shall record or cause a notice of
2 default to be recorded or otherwise initiate
3 the foreclosure process **unless it is the**
4 **holder of the beneficial interest under the**
5 **mortgage or deed of trust**, the original
6 trustee or the substituted trustee under the
7 deed of trust, or the designated agent of the
8 holder of the beneficial interest. No agent of
9 the holder of the beneficial interest under
10 the mortgage or deed of trust, original
11 trustee or substituted trustee under the deed
12 of trust may record a notice of default or
13 otherwise commence the foreclosure process
14 **except when acting within the scope of**
15 **authority designated by the holder of the**
16 **beneficial interest.**

17 37. Because IndyMac Venture LLC is *not* a valid assignee of
18 the Deed of Trust, it is not the "holder of the beneficial
19 interest under the mortgage or deed of trust." Therefore IndyMac
20 Venture LLC had no legal right to record or direct the trustee to
21 record the Deed of Trust or otherwise commence or conduct a
22 foreclosure. IndyMac Venture LLC also has no valid secured claim
23 in this bankruptcy. Needless to add, IndyMac Venture LLC lacks
24 any standing to apply for relief from stay.

25 38. In bankruptcy court, the claimant must demonstrate
26 standing in order to pursue or enforce a claim. Courts have not
27 hesitated to sustain objections to claims where, as here, the
28 claimant cannot demonstrate standing. See In re Jones, 2008 WL
4539486 at *5 (Bankr.D.Mass Oct 3, 2008) (assignment of mortgage
required to establish accurate chain of ownership of mortgage);
see also In re Hayes, 393 B.R. 259, 270 (Bankr.D.Mass. 2008)
(order entered sustaining objection to proof of claim where bank
failed to demonstrate standing, either by showing that it held
note or mortgage or that it serviced loan); see also In re Maisel,

1 378 B.R. 19, 22 (Bankr.D.Mass. 2007) (bank filing lift-stay motion
2 must demonstrate standing).

3 39. This is not a situation where the claimant received a
4 valid assignment but failed to record it. Here, claimant recorded
5 an assignment and claims possession of an allonge. But both the
6 recorded assignment and allonge are defective in light of IMV
7 LLC's admissions.

8 **FIRST CLAIM FOR RELIEF**

9 **Objection to Claim of IMV LLC**

10 40. Plaintiff re-alleges and incorporates herein paragraphs
11 1 through 39, above by this reference.

12 41. The foundation of IMV LLC's claim is the Note and Deed
13 of Trust originally issued in favor of IndyMac Bank F.S.B. To
14 proceed, IMV LLC must establish a valid and unbroken chain of
15 title of the Note and Deed of Trust from IndyMac Bank F.S.B. to
16 IMV LLC.

17 42. IMV LLC has no chain of title or right, title or
18 interest in the subject Note or Deed of Trust, because IMV LLC's
19 stated assignor, IndyMac Bank F.S.B., as stated in IMV LLC's own
20 allonge and assignment of Deed of Trust, *no longer held* the Note
21 or Deed of Trust as of the date of the assignment and allonge.
22 IMV LLC therefore received nothing because its assignor had
23 nothing to assign.

24 43. The claimant must be the actual holder of the claim.
25 Whoever the current holder is, IMV LLC is plainly not the holder.
26 Therefore IMV LLC's claim should be rejected in full.

27 **SECOND CLAIM FOR RELIEF**

28 **Violation of 11 USC s 362(a)(3)**

1 otherwise seeking to enforce the Deed of Trust.

2 WHEREFORE, plaintiff prays as follows:

3 A. For an order disallowing and rejecting in full the claim
4 of IMV LLC filed in this Case, and removing any claim in favor of
5 IMV LLC from the schedules.

6 B. For actual damages.

7 C. For punitive damages.

8 D. For a declaration that IMV LLC is not the holder of the
9 subject Note and Deed of Trust and that any Notice of Default or
10 related instruments recorded by IMV LLC are invalid and should be
11 expunged from the record.

12 E. For a preliminary and permanent injunction enjoining IMV
13 LLC, its agents and assigns, and all those acting in concert with
14 IMV LLC, from instituting or causing to be instituted any
15 foreclosure of the Deed of Trust or otherwise seeking to enforce
16 the Deed of Trust.

17 F. For attorney fees and costs of suit.

18 G. For such and other relief as this Court deems proper.

19 Dated: July 22, 2013

20
21 _____
22 John Smaha
Attorney for Debtor


21 _____
22 Saied Kashani
Special Counsel (proposed)

23 **TIMELINE**

24

Date/evidence	Event	Consequence
25 January 3, 2007 26 - Caldwell Decl. 27 para. 2	IndyMac Bank FSB aka "Bank" originates and makes the Loan and takes the Deed of Trust	IndyMac Bank FSB is the sole holder of the Deed of Trust and Loan
28 July 11, 2008	FDIC takes over IndyMac Bank FSB	IndyMac Bank FSB becomes a receivership

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- Caldwell Decl. para. 3		
July 11, 2008	IndyMac Bank FSB transfers the Loan assets to IndyMac Federal Bank FSB aka IMF B	Thereafter, IndyMac Federal Bank FSB holds the Deed of Trust and Loan
June 22, 2009	Date of purported assignment of Deed of Trust from "IndyMac Bank FSB" to IndyMac Venture LLC	Ineffective assignment. The assignor did not hold the item purportedly being assigned. Deed of Trust remained with the July 2008 assignee, IndyMac Federal Bank FSB

Enclosure 2

Enclosure to Letter dated April 16, 201
By Kamran Banayan to the Federal Reserve Bank of New York

**List of Approx. 600 properties that were foreclosed by
Onewest/Indymac Ventures LLC, in spite of their lack
of ownership of these loans.**

These borrowers need to be commentators for the merger

These borrowers need to be contacted and informed of their rights

**List of 600 properties foreclosed by Onewest/Indymac Ventures LLC
WITHOUT their Ownership of the loans**

County	APN	STNDAddress	STNDCity	NDSta
COCONINO	400-72-010	1430 ANTELOPE CIR	SEDONA	AZ
MARICOPA	304-90-775	19097 E VALLEJO ST	QUEEN CREEK	AZ
MARICOPA	217-68-319	<u>21039 N 102ND ST</u>	SCOTTSDALE	ow
MARICOPA	219-11-826	38525 N 103RD PL	SCOTTSDALE	AZ
MARICOPA	304-69-969A	3917 E BROOKS FARMS RD	GILBERT	AZ
MARICOPA	211-68-126	1411 E CHICKASAW CT	DESERT HILLS	AZ
MARICOPA	304-76-219K	1783 E CAMINA PLATA CT	GILBERT	AZ
MARICOPA	400-52-361	11189 QUINN DR	GOODYEAR	AZ
MARICOPA	304-76-220C	6324 S 154TH ST	GILBERT	AZ
MARICOPA	175-43-003	10620 N MILLER RD	SCOTTSDALE	AZ
MARICOPA	400-01-125X	13917 W INDIAN SPRINGS RD	GOODYEAR	AZ
MARICOPA	201-08-046G	10001 W MARIPOSA GRANDE	PEORIA	AZ
MARICOPA	219-47-905	41247 N 95TH ST	SCOTTSDALE	AZ
MARICOPA	216-72-184	9614 E CINDER CONE TRL	SCOTTSDALE	AZ
MARICOPA	175-62-007E	6600 E DOUBLETREE RANCH RD	PARADISE VALLEY	AZ
MARICOPA	219-39-065T	29200 N 146TH ST	SCOTTSDALE	AZ
MARICOPA	303-54-410	12614 E VICTORIA ST	CHANDLER	AZ
MARICOPA	169-19-010	6547 N 43RD PL	PARADISE VALLEY	AZ
MARICOPA	303-54-409	12611 E VALLEJO ST	CHANDLER	AZ
MOHAVE	104-32-120	2555 AVALON LN	LAKE HAVASU CITY	AZ
MOHAVE	105-17-082	2801 PASEO DORADO	LAKE HAVASU CITY	AZ
MOHAVE	108-03-162	3283 CRESTVIEW DR	LAKE HAVASU CITY	AZ
MOHAVE	222-41-006	1563 ILONA DR	BULLHEAD CITY	AZ
MOHAVE	329-04-239	21430 N SENATOR BLVD	WHITE HILLS	AZ
MOHAVE	113-08-503	3811 CANYON COVE DR	LAKE HAVASU CITY	AZ
MOHAVE	120-19-248	4299 E CORONADO RD		AZ
PINAL	107-21-042	3481 S FIRST WATER TRL	GOLD CANYON	AZ
YAVAPAI	303-05-104G	25520 N LINDA LN	PAULDEN	AZ
YAVAPAI	201-13-180	22450 W EL GRANDE TRL	WICKENBURG	AZ
YAVAPAI	306-57-106	12320 W COOPER MORGAN TR	PRESCOTT	AZ
BENTON	01-12044-000	4203 NE KENSINGTON AVE	BENTONVILLE	AR
PULASKI	54R-003-01-033-00	8 LIVEREE LN	LITTLE ROCK	AR
ALAMEDA	48D-7281-52	GIRVIN DR	OAKLAND	CA
ALAMEDA	43A-4641-45	8600 THERMAL ST	OAKLAND	CA
ALAMEDA	81D-1635-36	27097 CALL AVE	HAYWARD	CA
ALAMEDA	48G-7432-12-1	BALSAM WAY	OAKLAND	CA
ALAMEDA	37A-3134-46-6	1220 ARIANE CT	OAKLAND	CA
ALAMEDA	37A-3134-45-4	1210 ARIANE CT	OAKLAND	CA
ALAMEDA	37A-3134-44-4	1200 ARIANE CT	OAKLAND	CA
ALAMEDA	84B-405-36	2867 EUGENE TER	CASTRO VALLEY	CA

ALAMEDA	413-51-60	19065 STANDISH AVE	HAYWARD	CA
ALAMEDA	48H-7506-14-2	6085 GRIZZLY PEAK BLVD	OAKLAND	CA
ALAMEDA	48F-7372-45	1912 GOULDIN RD	OAKLAND	CA
ALAMEDA	40A-3419-72	3048 73RD AVE	OAKLAND	CA
ALAMEDA	48B-7140-10-2	205 SHERIDAN RD	OAKLAND	CA
ALAMEDA	48B-7140-11-3	207 SHERIDAN RD	OAKLAND	CA
ALAMEDA	99A-1610-15	7123 CEDAR MOUNTAIN DR	LIVERMORE	CA
ALAMEDA	425-80-4	25633 CLOVER RD	HAYWARD	CA
ALAMEDA	48E-7322-69-2	1830 ARROWHEAD DR	OAKLAND	CA
AMADOR	003-310-008	2901 GRAPEVINE GULCH RD	IONE	CA
BUTTE	069-200-011	55 KOKANEE DR	OROVILLE	CA
BUTTE	079-350-012	1383 MOUNT IDA RD	OROVILLE	CA
BUTTE	069-530-026	86 OMAN DR	OROVILLE	CA
CALAVERAS	020-018-005	7602 OLD EMIGRANT TRL W	MOUNTAIN RANCH	CA
CALAVERAS	036-009-010	8739 HIDDEN VALLEY RD	MOUNTAIN RANCH	CA
CALAVERAS	072-009-012	3379 ANTONOVICH RD	VALLEY SPRINGS	CA
CALAVERAS	072-031-003	2907 HARTVICKSON LN	VALLEY SPRINGS	CA
CALAVERAS	073-046-023	34 WOODPECKER CT	VALLEY SPRINGS	CA
CALAVERAS	073-046-023	34 WOODPECKER CT	VALLEY SPRINGS	CA
EL DORADO	082-211-09-100	3800 MILLBRAE RD	CAMERON PARK	CA
EL DORADO	077-693-04-100	5901 PENNYROYAL DR	POLLOCK PINES	CA
EL DORADO	120-442-09-100	263 POWERS DR	EL DORADO HILLS	CA
EL DORADO	123-300-30-100	5424 DA VINCI DR	EL DORADO HILLS	CA
EL DORADO	123-230-40-100	4243 CORDERO DR	EL DORADO HILLS	CA
EL DORADO	104-220-15-100	6381 SALMON FALLS RD	PILOT HILL	CA
EL DORADO	109-470-20-100	7265 STEEPLE CHASE DR	SHINGLE SPRINGS	CA
EL DORADO	046-690-23-100	6964 FLAT CREEK RD	SOMERSET	CA
FRESNO	053-230-45S	7880 W MOUNT WHITNEY AVE	RIVERDALE	CA
FRESNO	333-120-36S	17265 E TRIMMER SPRINGS RD	SANGER	CA
FRESNO	128-303-02	42008 AUBERRY RD	AUBERRY	CA
FRESNO	190-242-27	36360 SAND CREEK RD	SQUAW VALLEY	CA
FRESNO	150-310-05S	12472 E DEEP AVE	CLOVIS	CA
HUMBOLDT	500-152-03	1010 OLD ARCATA RD	ARCATA	CA
HUMBOLDT	111-102-12	152 NOB HILL RD	WHITETHORN	CA
IMPERIAL	010-432-012	2492 SHORE GEM AVE	THERMAL	CA
INYO	09-321-04	415 MESA VISTA DR	BISHOP	CA
KERN	207-321-03	9319 ORCHARD AVE	CALIFORNIA CITY	CA
KERN	185-381-39	13338 S H ST	BAKERSFIELD	CA
KERN	263-163-03	2837 STEENSEN ST	LAKE ISABELLA	CA
KERN	212-180-15	10600 SHERIDAN ST	CALIFORNIA CITY	CA
KERN	379-462-03	18320 AROSA RD	TEHACHAPI	CA
KERN	207-322-19	9230 ORCHARD AVE	CALIFORNIA CITY	CA
KERN	463-302-09	15023 REDWOOD PASS DR	BAKERSFIELD	CA
KERN	207-321-03	9319 ORCHARD AVE	CALIFORNIA CITY	CA
KERN	387-470-18	6511 MARBRISAS CT	BAKERSFIELD	CA
KERN	270-133-35	20900 BRENTWOOD DR	TEHACHAPI	CA
KERN	299-251-06	22200 YERBA BLVD	CALIFORNIA CITY	CA

KINGS	009-040-036	1911 MUSCAT PL	HANFORD	CA
KINGS	034-143-008	2643 OLYMPIC AVE	CORCORAN	CA
LAKE	005-055-15	1055 OAK PARK WAY	LAKEPORT	CA
LAKE	141-181-10	18667 LAKERIDGE CIR	HIDDEN VALLEY LAKE	CA
LAKE	142-462-08	19872 POWDER HORN RD	HIDDEN VALLEY LAKE	CA
LAKE	430-043-19	5570 CHEROKEE DR	KELSEYVILLE	CA
LOS ANGELES	4410-020-032	415 UPPER MESA RD	SANTA MONICA	CA
LOS ANGELES	2846-004-012	12605 KAGEL CANYON RD	SYLMAR	CA
LOS ANGELES	2167-019-008	5135 ESCOBEDO DR	WOODLAND HILLS	CA
LOS ANGELES	3233-018-012	COR 82 STW AVE C6	ANTELOPE ACRE	CA
LOS ANGELES	5466-015-027	402 RUSTIC DR	LOS ANGELES	CA
LOS ANGELES	7215-027-022	2799 E 21ST ST	SIGNAL HILL	CA
LOS ANGELES	5561-013-001	9267 THRUSH WAY	LOS ANGELES	CA
LOS ANGELES	5472-011-070	1263 EL PASO DR	LOS ANGELES	CA
LOS ANGELES	7139-021-029	56 LA LINDA DR	LONG BEACH	CA
LOS ANGELES	3054-027-113	36855 CAMARES DR	PALMDALE	CA
LOS ANGELES	5571-030-020	1941 CURSON PL	LOS ANGELES	CA
LOS ANGELES	2182-025-022	17707 ALONZO PL	ENCINO	CA
LOS ANGELES	5492-032-018	226 S AVENUE 63	LOS ANGELES	CA
LOS ANGELES	3074-010-014	39117 161ST ST E	LAKE LOS ANGELES	CA
LOS ANGELES	5567-016-014	8555 RIDPATH DR	LOS ANGELES	CA
LOS ANGELES	5157-027-043	262 N WESTLAKE AVE	LOS ANGELES	CA
LOS ANGELES	3071-002-031	41018 171ST ST E	LAKE LOS ANGELES	CA
LOS ANGELES	2167-020-041	5087 MARMOL DR	WOODLAND HILLS	CA
LOS ANGELES	3059-018-105	CIMA MESA PAV VIC 101 STE	JUNIPER HILLS	CA
LOS ANGELES	2156-009-002	5960 VANALDEN AVE	TARZANA	CA
LOS ANGELES	3264-022-067	10605 W AVENUE F	LANCASTER	CA
LOS ANGELES	5464-002-014	760 GANYMEDE DR	LOS ANGELES	CA
LOS ANGELES	3070-018-018	160TH STE VIC AVE N4	LANCASTER	CA
LOS ANGELES	3054-015-030	821 LAKEVIEW DR	PALMDALE	CA
LOS ANGELES	3270-012-055	30369 SAN MARTINEZ RD	CASTAIC	CA
LOS ANGELES	2040-013-013	22618 BURBANK BLVD	WOODLAND HILLS	CA
LOS ANGELES	2427-009-003	2929 PASSMORE DR	LOS ANGELES	CA
LOS ANGELES	5217-003-011	2726 CHADWICK CIR	LOS ANGELES	CA
LOS ANGELES	5305-006-013	3543 HILLVIEW PL	LOS ANGELES	CA
LOS ANGELES	2829-030-067	24819 BELLA VISTA DR	SANTA CLARITA	CA
LOS ANGELES	5866-023-002	2739 ORANGE AVE	LA CRESCENTA	CA
LOS ANGELES	2063-023-002	2216 CAREFUL AVE	AGOURA HILLS	CA
LOS ANGELES	3216-013-024	5655 BRAELOCH ST	ACTON	CA
LOS ANGELES	8236-022-008	1020 WEST RD	LA HABRA HEIGHTS	CA
LOS ANGELES	2429-016-050	7141 WOODROW WILSON DR	LOS ANGELES	CA
LOS ANGELES	3140-001-029	572 E AVENUE J1	LANCASTER	CA
LOS ANGELES	3115-006-036	AVE C VIC 28 STW AVE	CALICHE	CA
LOS ANGELES	3047-016-042	32819 106TH ST E	LITTLEROCK	CA
LOS ANGELES	2381-028-005	2971 LAUREL CANYON BLVD	STUDIO CITY	CA
LOS ANGELES	5305-018-028	4302 RAYNOL ST	LOS ANGELES	CA
LOS ANGELES	2806-015-057	19537 DRYCLIFF ST	SANTA CLARITA	CA

LOS ANGELES	5305-018-015	4308 RAYNOL ST	LOS ANGELES	CA
LOS ANGELES	5305-018-014	4306 RAYNOL ST	LOS ANGELES	CA
LOS ANGELES	5420-013-004	1853 PRESTON AVE	LOS ANGELES	CA
LOS ANGELES	2424-014-007	10542 WHIPPLE ST	TOLUCA LAKE	CA
LOS ANGELES	3060-010-025	31611 DEVILS PUNCHBOWL RD	PEARBLOSSOM	CA
LOS ANGELES	3271-014-032	28716 HARDING AVE	VAL VERDE	CA
LOS ANGELES	5217-005-018	2740 LYNNFIELD CIR	LOS ANGELES	CA
LOS ANGELES	3060-010-025	31611 DEVILS PUNCHBOWL RD	PEARBLOSSOM	CA
LOS ANGELES	7568-028-013	27975 PALOS VERDES DR E	RANCHO PALOS VERDE	CA
LOS ANGELES	5567-016-014	8555 RIDPATH DR	LOS ANGELES	CA
LOS ANGELES	4385-021-009	13870 MULHOLLAND DR	BEVERLY HILLS	CA
LOS ANGELES	3214-015-026	VIC SIERRA HWY MINT RD	AGUA DULCE	CA
MADERA	093-490-017	30753 N DOME DR	COARSEGOLD	CA
MADERA	051-282-011	16824 PAULA RD	MADERA	CA
MARIN	027-203-33	2 WAINWRIGHT PL	MILL VALLEY	CA
MARIN	157-134-14	344 OAK AVE	NOVATO	CA
MARIPOSA	019-120-0210	3301 MARAVILLA DR	COULTERVILLE	CA
MARIPOSA	021-020-0020	10351 JALAPA WAY	LA GRANGE	CA
MENDOCINO	168-080-08	5350 LAKE RIDGE RD	UKIAH	CA
MERCED	052-420-018	2145 LEEWARD CT	MERCED	CA
MERCED	024-252-020	1628 8TH ST	LIVINGSTON	CA
MONO	022-341-010-000	39 SUNNY SLOPE RD	MAMMOTH LAKES	CA
MONO	022-360-015-000	69 BADGER RD	MAMMOTH LAKES	CA
MONO	060-300-011-000	36 SIERRA SPRINGS DR	MAMMOTH LAKES	CA
MONTEREY	416-443-002	289 SAN BENANCIO RD	SALINAS	CA
NAPA	002-081-021	1645 E ST	NAPA	CA
NAPA	002-081-023	1641 E ST	NAPA	CA
NAPA	002-081-024	1643 E ST	NAPA	CA
NEVADA	18-384-03	12941 DULZURA ST	TRUCKEE	CA
NEVADA	51-160-29	17292 HARPER LN	PENN VALLEY	CA
NEVADA	28-350-19	20128 BROUGHAM RD	GRASS VALLEY	CA
NEVADA	38-240-08	16095 MOUNTAIN VIEW DR	NEVADA CITY	CA
ORANGE	503-142-29	10321 OVERHILL DR	SANTA ANA	CA
ORANGE	656-168-13	2872 ALEXANDER RD	LAGUNA BEACH	CA
ORANGE	024-183-44	216 GENEVA AVE	HUNTINGTON BEACH	CA
ORANGE	804-221-08	22732 MANDARINA LN	TRABUCO CANYON	CA
ORANGE	023-126-11	319 21ST ST	HUNTINGTON BEACH	CA
ORANGE	675-172-13	4 VIA CANCHA	SAN CLEMENTE	CA
ORANGE	804-141-10	31811 VIA COYOTE	COTO DE CAZA	CA
ORANGE	393-061-50	13011 SPRINGWOOD DR	SANTA ANA	CA
PLACER	337-200-007	100 CORTE OCASO	LINCOLN	CA
PLACER	026-350-032-510	7385 MCFALL DR	AUBURN	CA
PLACER	042-110-036	1591 SHIRLAND TRACT RD	AUBURN	CA
PLACER	078-230-008	4655 ROSARNO LN	FORESTHILL	CA
PLACER	456-190-013	1884 OAK CREST DR	ROSEVILLE	CA
PLACER	466-440-014	9330 SWAN CT	GRANITE BAY	CA
PLUMAS	133-130-080	453 BOULDER DR	CLIO	CA

RIVERSIDE	353-132-013	22169 SAN JOAQUIN DR W	CANYON LAKE	CA
RIVERSIDE	319-121-007	20355 CAJALCO RD	PERRIS	CA
RIVERSIDE	381-247-003	17587 SUTHERLAND AVE	LAKE ELSINORE	CA
RIVERSIDE	273-430-041	15510 STONEY CREEK DR	RIVERSIDE	CA
RIVERSIDE	919-200-010	40390 CALLE FIESTA	TEMECULA	CA
RIVERSIDE	642-186-008	67844 PEQUENA DR	DESERT HOT SPRINGS	CA
RIVERSIDE	932-060-035	18280 MARBRISE ABANITA DR	MURRIETA	CA
RIVERSIDE	362-040-005	25661 WALDON RD	MENIFEE	CA
RIVERSIDE	584-020-025	49501 IRONWOOD WAY	AGUANGA	CA
RIVERSIDE	353-132-013	22169 SAN JOAQUIN DR W	CANYON LAKE	CA
RIVERSIDE	329-183-010	27889 ADAMS AVE	ROMOLAND	CA
RIVERSIDE	642-093-030	67447 DESERT VIEW AVE	DESERT HOT SPRINGS	CA
RIVERSIDE	323-050-023	22980 MOUNTAIN AVE	PERRIS	CA
RIVERSIDE	680-421-001	33509 WHISPERING PALMS TR	CATHEDRAL CITY	CA
RIVERSIDE	927-150-032	37470 WINNERS CIR	TEMECULA	CA
RIVERSIDE	932-030-029	17186 CALLE DE DIETEL	MURRIETA	CA
RIVERSIDE	673-800-008	66 ROYAL SAINT GEORGES WAY	RANCHO MIRAGE	CA
RIVERSIDE	241-332-012	2117 GAINSBOROUGH DR	RIVERSIDE	CA
RIVERSIDE	915-630-009	40330 ROPE RD	HEMET	CA
RIVERSIDE	904-120-025	38470 SHOAL CREEK DR	MURRIETA	CA
RIVERSIDE	349-122-014	27365 JARVIS ST	PERRIS	CA
RIVERSIDE	777-200-010	53791 VIA STRADA	LA QUINTA	CA
RIVERSIDE	609-030-005	78401 HOPE BAY RD	BERMUDA DUNES	CA
RIVERSIDE	544-190-056	47668 TWIN PINES RD	BANNING	CA
RIVERSIDE	667-184-002	61145 ESPARTA AVE	WHITEWATER	CA
RIVERSIDE	355-053-018	30063 SWAN POINT DR	CANYON LAKE	CA
RIVERSIDE	286-200-030	14420 DESCANSO DR	PERRIS	CA
RIVERSIDE	951-160-015	34970 CALLE CAMPO	TEMECULA	CA
RIVERSIDE	839-011-002	1270 N EUCALYPTUS AVE	BLYTHE	CA
RIVERSIDE	257-150-001	2001 MOUNT VERNON AVE	RIVERSIDE	CA
RIVERSIDE	571-350-018	36489 CHECKMATE RD	HEMET	CA
RIVERSIDE	426-330-002	30650 RANCHO RD	NUEVO	CA
RIVERSIDE	317-050-002	22565 ALVISO DR	PERRIS	CA
RIVERSIDE	318-180-066	21740 RIDER ST	PERRIS	CA
RIVERSIDE	343-261-021	21853 OLIVE AVE	PERRIS	CA
RIVERSIDE	654-310-026	71500 18TH AVE	DESERT HOT SPRINGS	CA
SACRAMENTO	050-0331-060	7470 CITRUS AVE	SACRAMENTO	CA
SACRAMENTO	230-0740-033	5646 MARKOS CT	SACRAMENTO	CA
SACRAMENTO	237-0081-090	933 BELL AVE	SACRAMENTO	CA
SACRAMENTO	237-0081-091	929 BELL AVE	SACRAMENTO	CA
SACRAMENTO	007-0331-023	2401 Q ST	SACRAMENTO	CA
SACRAMENTO	263-0241-017	635 SANTIAGO AVE	SACRAMENTO	CA
SACRAMENTO	073-0860-005	7316 BERMUDA CT	RANCHO MURIETA	CA
SAN BERNARDIN	0305-711-02	6212 OAK AVE	ANGELUS OAKS	CA
SAN BERNARDIN	0310-531-23	43605 BOW CANYON LN	BIG BEAR LAKE	CA
SAN BERNARDIN	3097-071-28	13131 ARIZONA RD	PHELAN	CA
SAN BERNARDIN	0584-096-01	48808 ARTESIA WAY	MORONGO VALLEY	CA

SAN BERNARDIN	0340-145-21	24794 FINHAUT DR	CRESTLINE	CA
SAN BERNARDIN	0314-651-10	1645 MALABAR WAY	BIG BEAR CITY	CA
SAN BERNARDIN	3088-181-34	13255 ALTA VISTA DR	VICTORVILLE	CA
SAN BERNARDIN	0398-341-03	18686 RANCHERO RD	HESPERIA	CA
SAN BERNARDIN	2350-082-09	43510 SHEEPHORN RD	BIG BEAR LAKE	CA
SAN BERNARDIN	0467-301-13	26394 CORONA DR	HELENDALE	CA
SAN BERNARDIN	0449-093-19	37457 LARAMIE ST	LUCERNE VALLEY	CA
SAN BERNARDIN	0434-033-03	11693 COTTONTAIL LN	APPLE VALLEY	CA
SAN BERNARDIN	0306-143-34	39243 CREST LN	BIG BEAR LAKE	CA
SAN BERNARDIN	3087-072-38	12914 LA CRESTA DR	APPLE VALLEY	CA
SAN BERNARDIN	0333-842-09	1280 ALEUTIAN DR	LAKE ARROWHEAD	CA
SAN BERNARDIN	0342-081-24	21616 CANYON VIS	CEDARPINES PARK	CA
SAN BERNARDIN	0207-351-16	7386 VIA SERENA	RANCHO CUCAMONGA	CA
SAN BERNARDIN	0340-431-11	24356 ALTDORF DR	CRESTLINE	CA
SAN BERNARDIN	0590-242-02	7567 SHERMAN HOYT AVE	TWENTYNINE PALMS	CA
SAN BERNARDIN	0315-321-17	1320 HEMLOCK LN	BIG BEAR CITY	CA
SAN BERNARDIN	0624-152-06	COTTONWOOD DR	TWENTYNINE PALMS	CA
SAN BERNARDIN	0345-153-43	1454 LOVERS LN	LAKE ARROWHEAD	CA
SAN BERNARDIN	0451-214-07	ALAMO AVE	LUCERNE VALLEY	CA
SAN BERNARDIN	0631-061-32	57858 BOO LN	YUCCA VALLEY	CA
SAN DIEGO	399-400-37-00	236 PATRICK DR	EL CAJON	CA
SAN DIEGO	200-255-06-00	1474 SEWANEE DR	BORREGO SPRINGS	CA
SAN DIEGO	516-011-08-00	3664 DEHESA RD	EL CAJON	CA
SAN DIEGO	224-240-15-00	CENTRE CITY PKWY N	ESCONDIDO	CA
SAN DIEGO	313-180-03-00	205 ALMAZON ST	SAN DIEGO	CA
SAN DIEGO	198-082-22-00	2865 COUNTRY CLUB RD	BORREGO SPRINGS	CA
SAN DIEGO	198-342-04-00	3323 SWINGING V RD	BORREGO SPRINGS	CA
SAN DIEGO	179-270-46-00	1090 GOLDEN TRL	VISTA	CA
SAN DIEGO	133-203-30-00	14272 FARAWAY PL	VALLEY CENTER	CA
SAN DIEGO	514-050-28-00	1496 MERRITT DR	EL CAJON	CA
SAN DIEGO	522-042-48-00	4448 HILARY DR	JAMUL	CA
SAN DIEGO	313-180-06-00	208 ALMAZON ST	SAN DIEGO	CA
SAN DIEGO	503-052-63-00	3278 CENTRAL AVE	SPRING VALLEY	CA
SAN DIEGO	227-430-28-00	1605 HUBBARD PL	ESCONDIDO	CA
SAN DIEGO	177-192-14-00	536 RUDD RD	VISTA	CA
SAN DIEGO	264-402-14-00	7713 CAMINO SIN PUENTE		CA
SAN DIEGO	522-030-14-00	17088 LAWSON VALLEY RD	JAMUL	CA
SAN DIEGO	491-790-11-00	MOLLY WOODS AVE	LA MESA	CA
SAN DIEGO	264-041-23-00	19106 FORTUNA DEL ESTE	ESCONDIDO	CA
SAN DIEGO	140-060-19-00	884 ANZA PARK TRL	BORREGO SPRINGS	CA
SAN DIEGO	289-214-02-00	3217 PERA ALTA DR	JULIAN	CA
SAN DIEGO	300-353-50-00	13795 MAR SCENIC DR	DEL MAR	CA
SAN DIEGO	399-140-03-00	314 PATRICK DR	EL CAJON	CA
SAN DIEGO	303-061-20-00	14863 LAS MANANAS	RANCHO SANTA FE	CA
SAN DIEGO	468-524-09-00	4466 MATARO DR	SAN DIEGO	CA
SAN DIEGO	237-010-54-00	341 W FELICITA AVE	ESCONDIDO	CA
SAN DIEGO	410-020-46-00	8788 PINE CREEK RD	PINE VALLEY	CA

SAN DIEGO	449-012-07-00	4343 ORCHARD AVE	SAN DIEGO	CA
SAN DIEGO	314-840-09-00	DEL PONIENTE RD	POWAY	CA
SAN DIEGO	531-182-14-00	3460 ULLMAN ST	SAN DIEGO	CA
SAN DIEGO	382-310-33-00	11569 WOODSIDE TER	SANTEE	CA
SAN DIEGO	520-302-14-00	2120 CORTE DORADO ESPUELA	ALPINE	CA
SAN DIEGO	289-460-08-00	ENGELMANN LN		CA
SAN DIEGO	382-310-33-00	11569 WOODSIDE TER	SANTEE	CA
SAN JOAQUIN	196-250-11	15449 6TH ST	LATHROP	CA
SAN JOAQUIN	121-100-08	3104 COUNTRY CLUB BLVD	STOCKTON	CA
SAN JOAQUIN	177-240-53	3027 S LAUREL ST	STOCKTON	CA
SAN JOAQUIN	177-240-53	3027 S LAUREL ST	STOCKTON	CA
SAN JOAQUIN	155-100-20	1700 MILTON ST	STOCKTON	CA
SAN LUIS OBISPO	012-331-007	8735 NACIMIENTO LAKE DR	PASO ROBLES	CA
SAN LUIS OBISPO	018-191-048	1001 FERN CANYON RD	PASO ROBLES	CA
SAN LUIS OBISPO	030-123-037	7398 SANTA YSABEL AVE	ATASCADERO	CA
SAN LUIS OBISPO	030-123-036	7396 SANTA YSABEL AVE	ATASCADERO	CA
SAN LUIS OBISPO	030-123-034	7392 SANTA YSABEL AVE	ATASCADERO	CA
SAN LUIS OBISPO	030-123-035	7394 SANTA YSABEL AVE	ATASCADERO	CA
SAN LUIS OBISPO	023-096-044	2109 OGDEN DR	CAMBRIA	CA
SANTA BARBARA	015-010-040	2 VIA ENCANTO	SANTA BARBARA	CA
SANTA CLARA	810-56-013	7211 EAGLE RIDGE DR	GILROY	CA
SANTA CLARA	776-33-004	CHESBRO LAKE DR	MORGAN HILL	CA
SANTA CRUZ	056-281-03	1100 GRAHAM HILL RD	SCOTTS VALLEY	CA
SANTA CRUZ	021-202-18	608 LASSEN PARK CT	SCOTTS VALLEY	CA
SHASTA	115-420-44	856 SANTA CRUZ DR	REDDING	CA
SHASTA	207-260-15	18321 OLD COUNTRY DR	ANDERSON	CA
SHASTA	031-560-02	19859 CINDER PIT RD	HAT CREEK	CA
SISKIYOU	108-300-330	15530 LAKESIDE DR	WEED	CA
SOLANO	0055-104-270	301 KENTUCKY ST	VALLEJO	CA
SOLANO	0074-101-520	135 LAUREL ST	VALLEJO	CA
SOLANO	0147-060-210	4605 GREEN VALLEY RD	FAIRFIELD	CA
SOLANO	0027-681-210	5327 LAUREL RIDGE CT	FAIRFIELD	CA
SONOMA	109-410-030	22123 RUOFF RD	JENNER	CA
SONOMA	054-320-007	5016 WARM SPRINGS RD	GLEN ELLEN	CA
SONOMA	122-150-043	37170 ANNAPOLIS RD	ANNAPOLIS	CA
STANISLAUS	048-017-040	17925 SYCAMORE AVE	PATTERSON	CA
STANISLAUS	085-038-070	3213 HILLGLEN AVE	MODESTO	CA
STANISLAUS	076-055-068	2617 REMBRANDT PL	MODESTO	CA
TEHAMA	101-070-16	22036 CASTLE CRAGS PL	COTTONWOOD	CA
TEHAMA	103-030-24	22084 AZULEJO PL	COTTONWOOD	CA
TUOLUMNE	084-030-07	12370 REMINGTON MINE RD	COLUMBIA	CA
TUOLUMNE	096-140-16	17571 YOSEMITE RD	SONORA	CA
VENTURA	611-0-142-165	2844 IAN ST	SIMI VALLEY	CA
VENTURA	155-0-071-175	85 ALTAMONT WAY	CAMARILLO	CA
VENTURA	151-0-012-135	760 W LOOP DR	CAMARILLO	CA
VENTURA	071-0-201-180	301 POLI ST	VENTURA	CA
ADAMS	1571-15-3-03-023	9402 E 146TH AVE	THORNTON	CO

BROOMFIELD	157308408008	2495 RED HAWK PL	BROOMFIELD	CO
DOUGLAS	2351-25-0-02-002	2177 BEECHNUT PL	CASTLE ROCK	CO
DOUGLAS	2607-20-1-08-004	1220 HOOSIER DR	LARKSPUR	CO
DOUGLAS	2607-20-1-08-004	1220 HOOSIER DR	LARKSPUR	CO
EAGLE	2391 272 02 008	135 FAWN DR	CARBONDALE	CO
EL PASO	51254-02-014	15724 POLE PINE PT	COLORADO SPRINGS	CO
GARFIELD	239510109009	177 SPRING VIEW DR	GLENWOOD SPRINGS	CO
JEFFERSON	21-062-01-007	11903 COAL CREEK HEIGHTS DR	GOLDEN	CO
LA PLATA	5673-084-03-002	175 ENCANTADO LN	DURANGO	CO
OURAY	430504122008	995 MEADOW CIR	RIDGWAY	CO
ROUTT	228300008	29755 RIFLE RUN	OAK CREEK	CO
TELLER	1387.083030100	60 ANVIL CIR	FLORISSANT	CO
TELLER	3045.153140350	112 BONANZA CIR		CO
WELD	1061-05-1-01-001	1619 CELESTE LN	LOVELAND	CO
WELD	0709-33-4-00-074	36401 COUNTY ROAD 43	EATON	CO
FAIRFIELD	DARI M:70 B:15	18 TORY HOLE RD	DARIEN	CT
FAIRFIELD	DARI M:13 B:2A	22 POINT O WOODS RD S	DARIEN	CT
FAIRFIELD	GREE 093-10-1379	329 RIVERSVILLE RD	GREENWICH	CT
FAIRFIELD	WSTN M:20 B:2 L:92	40 SALEM RD	WESTON	CT
FAIRFIELD	WPOR 08542	16 JENNINGS CT	WESTPORT	CT
FAIRFIELD	BRID M:2701 B:02	574 CHOPSEY HILL RD	BRIDGEPORT	CT
MIDDLESEX	EHAM R04459	169 WOPOWOG RD	EAST HAMPTON	CT
NEW HAVEN	WATE M:0366 B:0675 L:	71 ALDER ST	WATERBURY	CT
WINDHAM	WOOD K0210910	97 PHELPS RD	WOODSTOCK	CT
BAY	32611-950-140	7605 SHADY GLEN TRL	PANAMA CITY BEACH	FL
BROWARD	50-42-17-04-0751	2851 SW 17TH ST	FORT LAUDERDALE	FL
BROWARD	50-42-17-06-0140	2052 SW 28TH AVE	FORT LAUDERDALE	FL
BROWARD	50-42-16-11-0130	1915 SW 9TH AVE	FORT LAUDERDALE	FL
BROWARD	50-40-01-93-0020	12361 NW 1ST ST	PLANTATION	FL
BROWARD	51-42-19-02-0320	5040 SW 20TH ST	WEST PARK	FL
CHARLOTTE	40-22-21-205-001	489 BLOSSOM AVE NW	PORT CHARLOTTE	FL
CHARLOTTE	40-22-13-207-010	23393 FERNDAL AVE	PORT CHARLOTTE	FL
CHARLOTTE	40-23-08-302-002	1330 OBSERVER CT	PUNTA GORDA	FL
CLAY	40-04-25-020693-002-00	MOODY AVE	ORANGE PARK	FL
CLAY	28-07-24-006919-017-00	5950 PLANTATION CT	KEYSTONE HEIGHTS	FL
DUVAL	106694-0500	947 CAMDEN RD S	JACKSONVILLE	FL
HILLSBOROUGH	U06292195X000000000	MCINTOSH RD	DOVER	FL
LAKE	06-19-26-001000000300	12009 EAGLE POINT CT	LEESBURG	FL
LEE	33-44-26-08-00040.0060	4725-4727 13TH ST SW	LEHIGH ACRES	FL
LEE	11-45-26-02-00017.0090	3602 40TH ST SW	LEHIGH ACRES	FL
LEE	12-45-27-05-00028.0200	1115 SUMMA BLVD	LEHIGH ACRES	FL
LEE	22-44-26-02-00005.0100	1906 CURRY AVE N	LEHIGH ACRES	FL
LEE	02-45-26-09-00081.0010	1509 PEARL AVE S	LEHIGH ACRES	FL
LEE	12-45-26-12-00120.0170	2514 45TH ST SW	LEHIGH ACRES	FL
LEE	12-45-26-12-00125.0060	4608 BETH AVE S	LEHIGH ACRES	FL
LEE	11-45-26-02-00015.0040	3607 37TH ST SW	LEHIGH ACRES	FL
LEE	03-45-27-05-00016.0080	157 WANATAH AVE	LEHIGH ACRES	FL

LEE	33-44-26-08-00039.0140	1136 HIGHTOWER AVE S	LEHIGH ACRES	FL
LEE	25-44-26-02-00012.0020	3017 9TH ST W	LEHIGH ACRES	FL
LEE	13-44-27-03-00009.0140	1205 ABBOTT AVE	LEHIGH ACRES	FL
LEE	03-45-26-04-00027.0070	4207 27TH ST SW	LEHIGH ACRES	FL
LEE	23-44-27-03-00011.0130	3307 E 8TH ST	LEHIGH ACRES	FL
LEE	23-47-25-B1-02000.0640	10301 TIGRESS LN	BONITA SPRINGS	FL
MANATEE	3337.1140-9	24705 83RD AVE E	MYAKKA CITY	FL
MARION	35700-005-09	5403 SW 115TH STREET RD	OCALA	FL
MARTIN	31-38-37-001-000-0020	7400 SW CONNERS HWY	OKEECHOBEE	FL
MIAMI-DADE	06-2228-015-0210	2350 BAYVIEW LN	NORTH MIAMI	FL
MIAMI-DADE	30-6902-009-0060	19060 SW 128TH AVE	MIAMI	FL
MIAMI-DADE	30-6812-000-0306	18375 SW 214TH ST	MIAMI	FL
MONROE	0021642000010028662	28551 BUCCANEER RD	LITTLE TORCH KEY	FL
ORANGE	01-24-30-6053-00-080	9582 CYPRESS PINE ST	ORLANDO	FL
ORANGE	24-23-32-9628-01-121	QUARTERLY PKWY		FL
ORANGE	01-22-31-6532-15-080	4324 PLACID WAY	ORLANDO	FL
ORANGE	22-23-29-2792-02-011	5612 TOMOKA DR	ORLANDO	FL
ORANGE	25-23-32-9632-00-860	20875 SABAL ST	ORLANDO	FL
ORANGE	21-23-28-2463-00-530	5730 EMERSON POINTE WAY	ORLANDO	FL
PALM BEACH	00-42-40-34-02-000-197	6803 PALM GARDEN ST	JUPITER	FL
PALM BEACH	41-41-43-17-01-342-008	14660 FLAMINGO RD	LOXAHATCHEE	FL
PALM BEACH	00-42-41-07-00-000-301	9895 165TH ST N	JUPITER	FL
PINELLAS	29-31-16-67050-037-004	6270 10TH AVE S	GULFPORT	FL
PINELLAS	32-29-15-35640-005-021	115 LIVE OAK LN	LARGO	FL
VOLUSIA	9108-07-00-0120	SIOUX TRL	ENTERPRISE	FL
VOLUSIA	8425-01-00-0030	4650 TREE TOP LN	EDGEWATER	FL
BIBB	I012-0246	209 HIDDEN CREEK CIR	LIZELLA	GA
BIBB	I012-0246	209 HIDDEN CREEK CIR	LIZELLA	GA
CHEROKEE	15N08C 053	560 E SHORE DR	CANTON	GA
DADE	045 06 046 08	NEWSOME GAP RD		GA
DEKALB	18-243 -14-040	2749 ASHBURN LN	CHAMBLEE	GA
DEKALB	15-107 -01-241	2888 BATTLECREST DR	DECATUR	GA
FAYETTE	071004002	226 SAMS DR	FAYETTEVILLE	GA
FAYETTE	130507017	125 WATERSTONE WAY	FAYETTEVILLE	GA
FULTON	17 -0052-0001-050-5	651 YORKSHIRE RD NE	ATLANTA	GA
FULTON	14 -0142-0001-034-8	18 CHILDS DR		GA
FULTON	14 -0044-0006-104-3	391 PARK AVE SE	ATLANTA	GA
FULTON	17 -0099-0009-006-4	3257 VALLEY RD NW	ATLANTA	GA
FULTON	14 -0006- LL-079-0	1968 THOMASVILLE ESTATE DR	ATLANTA	GA
FULTON	14 -0061-0005-032-5	2961 RIVER RIDGE DR SW	ATLANTA	GA
FULTON	14 -0009- LL-016-9	1125 CUSTER AVE SE	ATLANTA	GA
FULTON	14 -0211-0005-042-3	2844 VALLEY HEART DR NW	ATLANTA	GA
FULTON	14F-0100- LL-411-4	3610 UNION RD SW	ATLANTA	GA
FULTON	14F-0099- LL-020-6	3655 BUTNER RD	ATLANTA	GA
FULTON	17 -0052-0001-050-5	651 YORKSHIRE RD NE	ATLANTA	GA
FULTON	14F-0028- LL-062-4	4025 CASCADE RD SW	ATLANTA	GA
FULTON	12 -1760-0364-258-7	2020 CALADIUM WAY	ROSWELL	GA

FULTON	14 -0041-0001-074-6	322 CLIMAX ST SE	ATLANTA	GA
FULTON	17 -0252-0014-003-7	1938 MAIN ST NW	ATLANTA	GA
GWINNETT	6-104 -272	687 TOM SMITH RD SW	LILBURN	GA
GWINNETT	6-038 -201	2682 MOORINGS PKWY	SNELLVILLE	GA
GWINNETT	7-279 -397	838 BIG HORN HOLW	SUWANEE	GA
GWINNETT	1-003 -542	3543 S PUCKETT RD	BUFORD	GA
HENRY	160-01045003	2910 OLD JACKSON RD	LOCUST GROVE	GA
MCINTOSH	0070- -0020-039	BARNSTORM RD		GA
NEWTON	00580-00000-013-C00	408 W MACEDONIA CHURCH R	OXFORD	GA
NEWTON	00170-00000-035-C00	HOLLINGSWORTH RD		GA
COOK	16-01-203-015	1519 N TALMAN AVE	CHICAGO	IL
COOK	12-24-223-037	3728 N OCONTO AVE	CHICAGO	IL
COOK	25-09-206-035	9530 S LAFAYETTE AVE	CHICAGO	IL
COOK	12-01-311-056	7721 W VICTORIA ST	CHICAGO	IL
COOK	09-33-208-007	2759 S SCOTT ST	DES PLAINES	IL
COOK	20-29-417-017	7753 S MAY ST	CHICAGO	IL
COOK	04-33-100-028	3723 SPRINGDALE AVE	GLENVIEW	IL
KANE	03-29-455-006	36W345 OAK HILL DR	WEST DUNDEE	IL
LAKE	14-06-301-076	4 CANDLEWOOD LN	NORTH BARRINGTON	IL
MCHENRY	18-13-102-017	8304 REDTAIL DR	CRYSTAL LAKE	IL
WILL	21-14-18-104-015	7105 W J L SMITH LN	MONEE	IL
WILL	19-09-35-301-005	8714 GRAYSTONE CT	FRANKFORT	IL
WILL	16-05-09-226-004	14408 GATSES LN	HOMER GLEN	IL
WILL	19-09-35-301-005	8714 GRAYSTONE CT	FRANKFORT	IL
WILL	16-05-09-226-004	14408 GATSES LN	HOMER GLEN	IL
HAMILTON	29-10-04-010-022.000-0	16811 MAINES VALLEY DR	NOBLESVILLE	IN
LAKE	45-03-29-178-032.000-0	4340 MAGOUN AVE	EAST CHICAGO	IN
LAKE	45-12-18-330-005.000-0	7530 MORTON ST	MERRILLVILLE	IN
MARION	49-06-25-119-005.000-1	2460 BROADWAY ST	INDIANAPOLIS	IN
VIGO	84-10-07-356-007.000-0	4521 CART PATH CT	TERRE HAUTE	IN
JEFFERSON	0-91-0001815	2000 DAVID DR	METAIRIE	LA
ANNE ARUNDEL	03-896-10979300	179 MOUNTAIN RD	PASADENA	MD
ANNE ARUNDEL	03-080-23587550	HARLE RD	PASADENA	MD
BALTIMORE	15-1518351290	101 DIHEDRAL DR	BALTIMORE	MD
CALVERT	02-074699	206 M F BOWEN RD	HUNTINGTOWN	MD
CARROLL	08-029628	INDIAN CT	HAMPSTEAD	MD
FREDERICK	27-509894	6708 BALMORAL OVERLOOK	NEW MARKET	MD
HARFORD	04-030761	3615 WOODHOLME DR	JARRETTSVILLE	MD
MONTGOMERY	11-00916118	20915 BIG WOODS RD	DICKERSON	MD
MONTGOMERY	04-00232570	709 BEALL AVE	ROCKVILLE	MD
PRINCE GEORGE	15-3269255	11001 OLD MARLBORO PIKE	UPPER MARLBORO	MD
PRINCE GEORGE	02-0086066	3100 CHEVERLY AVE	CHEVERLY	MD
PRINCE GEORGE	05-0311753	10615 THORNE DR	FORT WASHINGTON	MD
PRINCE GEORGE	07-3671864	13431 FOREST DR	BOWIE	MD
PRINCE GEORGE	11-3582855	8230 DYSON RD	BRANDYWINE	MD
PRINCE GEORGE	05-0277194	16940 LIVINGSTON RD	ACCOKEEK	MD
PRINCE GEORGE	20-2220267	8817 STERLING ST	LANDOVER	MD

BALTIMORE CITY	13-10-3457 -004	806 WHITELOCK ST	BALTIMORE	MD
BALTIMORE CITY	01-11-1878 -071	929 S STREEPER ST	BALTIMORE	MD
BALTIMORE CITY	06-13-1707 -095	107 N BRADFORD ST	BALTIMORE	MD
BALTIMORE CITY	26-08-6465 -010	3707 HUDSON ST	BALTIMORE	MD
BARNSTABLE	FALM 40 S:12 P:020 L:00	36 CAPTAIN DAVIS LN	EAST FALMOUTH	MA
ESSEX	WNEW M:021.0 B:0000	27 BROWNS LN	WEST NEWBURY	MA
CALHOUN	13-18-034-150-53	18645 9 1/2 MILE RD	BATTLE CREEK	MI
GENESEE	07-04-551-015	4299 DOYLE RD	FLINT	MI
MACOMB	14-01-22-300-068	73650 GOULD RD	BRUCE TWP	MI
OCEANA	017-001-200-06	4859 S 112TH AVE	ROTHBURY	MI
WASHTENAW	T -20-15-300-018	8061 TALLADAY RD	WILLIS	MI
WAYNE	71-017-99-0001-715	47449 RAMINDER CT	CANTON	MI
ST LOUIS CITY	455700-00650	4600 WASHINGTON BLVD	SAINT LOUIS	MO
ST LOUIS CITY	377403-05900	4563 PAGE BLVD	SAINT LOUIS	MO
CLARK	001-04-811-029	400 PARADISE PKWY	MESQUITE	NV
CLARK	138-06-111-001	4611 EVAN RIDGE CT	LAS VEGAS	NV
CLARK	125-25-310-032	5836 CALVERTS ST	LAS VEGAS	NV
CLARK	190-07-621-001	102 GROSSE POINTE PL	HENDERSON	NV
CLARK	191-06-214-013	32 VINTAGE CANYON ST	LAS VEGAS	NV
CLARK	178-28-614-001	1455 MACDONALD RANCH DR	HENDERSON	NV
NYE	036-471-32	3340 S LESLIE ST	PAHRUMP	NV
NYE	041-132-01	3861 OAKRIDGE AVE	PAHRUMP	NV
NYE	043-611-47	6701 GREENBRIAR CT	PAHRUMP	NV
WASHOE	017-350-30	290 NEILSON RD	RENO	NV
WASHOE	080-282-01	10510 RED PINE RD	RENO	NV
BELKNAP	GILM M:00406 B:010000	625 CRYSTAL LAKE RD	GILMANTON IW	NH
CARROLL	EFFI M:00410 B:000024	134 OLD POUND RD	EFFINGHAM	NH
STRAFFORD	MLTN M:00009 B:00012	99 WILLEY RD	MILTON MILLS	NH
BERGEN	41 00032- -00007	378 14TH ST	NORWOOD	NJ
BURLINGTON	05 00115- -00016	205 PENN ST	BURLINGTON	NJ
GLOUCESTER	20 00358- -00012- 02	116 PRINCETON AVE	WEST DEPTFORD	NJ
MIDDLESEX	12 00149-0000-00024	354 SPOTSWOOD ENGLISHTOW	MONROE TOWNSHIP	NJ
MIDDLESEX	21 00096-0000-00089-0	56 OLD RD	PRINCETON	NJ
OCEAN	21 00095-0001-00001-0	10 PRIVATEER CV	WARETOWN	NJ
PASSAIC	06 00070-0000-00026	32 MOUNTAINVIEW DR	NORTH HALEDON	NJ
KINGS	04072-0026	1120 BLAKE AVE	BROOKLYN	NY
SUFFOLK	0200-242.30-02.00-084.	WHISKEY RD	RIDGE	NY
ULSTER	513600 109.1-1-48.240	116 PROSPECT ST	MARLBORO	NY
BRUNSWICK	219OC013	2766 LITTLELEAF TRL	SOUTHPORT	NC
BUNCOMBE	9663-49-2783-00000	900 MILLS GAP RD	FLETCHER	NC
CHATHAM	0084359	744 HUNTER GLENN LN	SILER CITY	NC
CURRITUCK	033A00000110000	206 KERMIT CT	MOYOCK	NC
CURRITUCK	099A002000A0003	1949 SANDFIDDLER RD	COROLLA	NC
GASTON	205730	3176 ASHWOOD PARK DR	BELMONT	NC
MECKLENBURG	001-104-48	20019 NORTHPORT DR	CORNELIUS	NC
MECKLENBURG	139-052-21	8898 BARTLETT RD	MINT HILL	NC
NASH	384119-61-4858	104 GREEN BANK CT	ROCKY MOUNT	NC

NEW HANOVER	R06005-016-011-000	615 TENNESSEE AVE	WILMINGTON	NC
ONSLOW	774G-320	175 SNOW GOOSE LN	SNEADS FERRY	NC
UNION	06-174-012	3030 ASHFORD GLEN DR	MATTHEWS	NC
UNION	06-204-014B	NEWTOWN RD		NC
UNION	06-207-455	9201 WOODHALL LAKE DR	WAXHAW	NC
UNION	06-174-011	3026 ASHFORD GLEN DR	MATTHEWS	NC
UNION	05-063-107	CHAPLIN CIR	WAXHAW	NC
ASHTABULA	33-015-00-009-01	2642 FOOTVILLE RICHMOND RD	JEFFERSON	OH
CUYAHOGA	956-17-010	35950 PETTIBONE RD	SOLON	OH
CUYAHOGA	955-34-020	38745 FLANDERS DR	SOLON	OH
CUYAHOGA	956-33-024	7315 ROYAL PORTRUSH DR	SOLON	OH
LUCAS	60-19001	1070 S IRWIN RD	SWANTON	OH
CLACKAMAS	22E32BA05601	1307 15TH ST	OREGON CITY	OR
CLACKAMAS	12E36DC02000	15284 SE FRANCESCA LN	HAPPY VALLEY	OR
COLUMBIA	6228-00-01400	67675 MCCOY RD	RAINIER	OR
DESCHUTES	171222 BA 12900	3779 NE PURCELL BLVD	BEND	OR
DESCHUTES	171222 BA 12700	3787 NE PURCELL BLVD	BEND	OR
DESCHUTES	171126 AD 00500	2575 NW BRICKYARD ST	BEND	OR
DESCHUTES	201013 A0 09200	56235 STELLAR DR	BEND	OR
DOUGLAS	28-06W-20BB-06300	235 WIL WAY	WINSTON	OR
JACKSON	1-0982434	978 WORCHESTER DR	MEDFORD	OR
JACKSON	1-0982428	547 WOODLARK DR	MEDFORD	OR
JOSEPHINE	36-07-35-00-000301	998 INGALLS LN	WILDERVILLE	OR
JOSEPHINE	38-05-13-00-000400	16333 WILLIAMS HWY	WILLIAMS	OR
LANE	17-03-17-33-01014-000	2084 SHILOH ST	EUGENE	OR
LINCOLN	07-11-02-BA-09200-00	4560 NE UNION LOOP	LINCOLN CITY	OR
MARION	072W36B 07400	8663 BLACKHAWK CT SE	SALEM	OR
MULTNOMAH	1S2E11DA 05701	13949 SE BUSH ST	PORTLAND	OR
DELAWARE	09-00-02736-00	1622 PEACH ST	UPPER CHICHESTER	PA
MONROE	10/8/5/52	91 FAIRVIEW AVE	MOUNT POCONO	PA
MONROE	19/11B/1/70	914 DEER RUN RD	POCONO LAKE	PA
PROVIDENCE	CRAN M:6-1 L:149 U:	35 ORCHARD ST	CRANSTON	RI
PROVIDENCE	EPRO M:612 B:02 L:008	148 CIRCUIT DR	RIVERSIDE	RI
BEAUFORT	R600 036 000 0371 0000	79 BRYSON LN	BLUFFTON	SC
BERKELEY	265-04-01-053	1011 ISLAND CROSSING DR	HANAHAN	SC
CHARLESTON	583-09-00-064	1981 SHIELDS LN	MOUNT PLEASANT	SC
CHARLESTON	583-05-00-282	2108 SANDY POINT LN	MOUNT PLEASANT	SC
CHARLESTON	460-07-02-207	547 RUTLEDGE AVE	CHARLESTON	SC
CHARLESTON	583-05-00-308	2619 RIVER BLUFF LN	MOUNT PLEASANT	SC
CHARLESTON	583-05-00-315	2616 ALDERLY LN	MOUNT PLEASANT	SC
CHARLESTON	583-05-00-283	2104 SANDY POINT LN	MOUNT PLEASANT	SC
GREENVILLE	0176.00-03-068.00	13 PARIS VIEW DR	GREENVILLE	SC
GREENVILLE	0666.05-01-047.00	17 CRESCENT PINYON WAY	MARIETTA	SC
PICKENS	4142-00-70-1538	308 CROOKED ROCK LN	SUNSET	SC
YORK	778-01-01-035	5012 SWORDLEAF HL	FORT MILL	SC
DAVIDSON	083-05-0-392-00	1423 STRATTON AVE	NASHVILLE	TN
MAURY	060030B B 00200	1548 OAK BRANCH DR	COLUMBIA	TN

SHELBY	D02-22 - - -00506	161 MARYS CREEK CV S	EADS	TN
SHELBY	D02-23Y- -A-00019	309 N MONTEREY FARMS CV	COLLIERVILLE	TN
DALLAS	38-05402-00D-039-00-0	3212 LAKEHURST DR	MESQUITE	TX
DALLAS	28-12080-00B-228-80-0	1211 TEE BOX PL	CEDAR HILL	TX
DALLAS	44-00113-00A-003-00-0	2406 CHIESA RD	ROWLETT	TX
DALLAS	44-00113-00A-004-00-0	2402 CHIESA RD	ROWLETT	TX
DALLAS	44-00113-00A-002-00-0	2410 CHIESA RD	ROWLETT	TX
DALLAS	44-00113-00A-001-00-0	2414 CHIESA RD	ROWLETT	TX
MONTGOMERY	2571-02-31800	3823 N RONDELET DR	SPRING	TX
TRAVIS	01391503170000	6403 W COURTYARD DR	AUSTIN	TX
DAVIS	04-067-0095	1477 LAKECREST RD	BOUNTIFUL	UT
UTAH	46-529-0001	6182 W 10760 N	HIGHLAND	UT
WASHINGTON	SG-COSC-J-155	3052 N SNOW CANYON PKWY	SAINT GEORGE	UT
WASHINGTON	SG-COSC-H-230	3052 N SNOW CANYON PKWY	SAINT GEORGE	UT
FAIRFAX	060-2-04-0071	7009 HICKORY HILL RD	FALLS CHURCH	VA
FAIRFAX	039-1-01-0032	2111 SUNCREST LN	VIENNA	VA
FAIRFAX	092-2-18-02-0042-A	6848 DONORA DR	ALEXANDRIA	VA
FAIRFAX	101-2-04-0023-B	7909 ASHTON ST	ALEXANDRIA	VA
KING GEORGE	14-6x	6205 DIAMOND VIEW PL	KING GEORGE	VA
ORANGE	019-00-00-00-0028-N	24155 TIMBER WOLF LN	UNIONVILLE	VA
PRINCE WILLIAM	7199-49-7957	4110 MOUNTAIN RD	HAYMARKET	VA
PRINCE WILLIAM	7694-70-8600	9980 FLINT ROCK RD	MANASSAS	VA
PRINCE WILLIAM	7101-95-2546	2214 LOOKOUT RD	HAYMARKET	VA
NORFOLK CITY	00000557	7347 GRANBY ST	NORFOLK	VA
NORFOLK CITY	00000809	446 LUCAS AVE	NORFOLK	VA
RICHMOND CITY	W-022-0020-003	4511 CARY STREET RD	RICHMOND	VA
RICHMOND CITY	W-022-0020-003	4511 CARY STREET RD	RICHMOND	VA
CHELAN	272218480430	224 BANDERA WAY	CHELAN	WA
CHELAN	282121605008	1735 SUMMIT BLVD	MANSON	WA
CLARK	141552-000	411 NE 353RD AVE	WASHOUGAL	WA
COWLITZ	EH1313004	8137 LEWIS RIVER RD	ARIEL	WA
GRANT	090479000	2719 W PENINSULA DR	MOSES LAKE	WA
GRANT	090629407	601 N BLUFF WEST DR	MOSES LAKE	WA
GRAYS HARBOR	618062741003	909 N HARDING RD	ELMA	WA
KING	187400-0762	85 DOUGLAS ST	MILTON	WA
KING	645330-0062	9456 OLSON PL SW	SEATTLE	WA
KING	272306-9165	16031 CEDAR GROVE RD SE	ISSAQUAH	WA
KING	192606-9042	18775 143RD CT NE	WOODINVILLE	WA
KING	416660-0647	304 28TH AVE S	SEATTLE	WA
KING	405570-0935	128 NW 72ND ST	SEATTLE	WA
KING	375450-0562	11830 89TH AVE NE	KIRKLAND	WA
KING	375450-0564	11831 89TH PL NE	KIRKLAND	WA
KING	142206-9047	24615 SE 224TH ST	MAPLE VALLEY	WA
KING	252306-9039	26400 SE 172ND ST	ISSAQUAH	WA
KITSAP	332702-1-010-2000	7177 NE CRAWFORD DR	KINGSTON	WA
LEWIS	020951004029	1523 MAPLE VALLEY DR	CENTRALIA	WA
PACIFIC	77011002009	33007 G PL	OCEAN PARK	WA

PIERCE	0122237018	13214 82ND AVE NW	GIG HARBOR	WA
PIERCE	5065200680	4414 183RD AVE E	LAKE TAPPS	WA
PIERCE	4002430180	12020 45TH AVENUE CT NW	GIG HARBOR	WA
PIERCE	5985002349	808 PARK WAY	MILTON	WA
PIERCE	0317287021	511 364TH ST S	ROY	WA
SAN JUAN	362841-001-000	978 BOUNDRY POINT RD	FRIDAY HARBOR	WA
SNOHOMISH	00394406300802	17809 MARINE DR	STANWOOD	WA
SNOHOMISH	00625300002300	102 201ST AVE NE	SNOHOMISH	WA
SPOKANE	29254.9064	1600 W ENOCH RD	DEER PARK	WA
THURSTON	1381-82-10000	704 SUMMIT LAKE SHORE RD N	OLYMPIA	WA