

**815 ROGGE RD  
SALINAS, CA 93906**

County **MONTEREY**  
Parcel Number **211-014-016-000**  
Thomas Guide  
RadarID **512459260**

Legal Description  
**THE COMMONS AT ROGGE ROAD VOL 24 C&T PG 03  
TRACT NO. 1486 LOT 16**

**Foreclosure Stage: Preforeclosure**

Projected Sale Date	<b>03/24/15</b>	Estimated Bid	<b>\$330,313</b>
Default Amount	<b>\$37,866</b>	Notice Date	<b>11/24/14</b>
Default Date	<b>11/21/14</b>	Document #	<b>59079</b>
Loan Date	<b>10/29/10</b>	Loan Amount	<b>\$292,447</b>
Loan Doc #	<b>64002</b>	Loan Position	<b>1</b>

**Property Details**

Year Built	<b>2008</b>	Zoning	
Type	<b>SFR - RSFR</b>	Units	<b>1</b>
Beds	<b>3</b>	Baths	<b>3</b>
SqFt	<b>1,353</b>	Lot Size	<b>2,323</b>
Rooms	<b>10</b>	Stories	<b>0</b>
Garage	<b>0</b>	HVAC	
Pool	<b>0</b>	Fireplace	<b>0</b>
		Transfer Date	<b>10/03/08</b>

**Value & Equity**

Value	<b>\$349,281</b>	\$258/sf (10/29/14)
Loans	<b>\$292,447</b>	<b>84%</b>
Equity	<b>\$56,834</b>	<b>16%</b>
Est. Rent	<b>\$1,928</b>	Cap Rate <b>6.62%</b>

**Tax Assesment**

Total	<b>\$284,000</b>	Annual Taxes	<b>\$2,405</b>
Land	<b>\$63,000</b>	Est. Tax Rate	<b>0.85%</b>
Improved	<b>\$221,000</b>	Tax Rate Area	<b>122017</b>
As of	<b>2014</b>		

**Owner Name & Mailing Address**

SILVA, CLARISSA  
815 ROGGE RD  
SALINAS, CA 93906

Trustee **QUALITY LOAN SERVICE CORP**  
**411 IVY ST**  
**SAN DIEGO, CA 92101**  
**714-730-2727**

TS Number **CA-14-642241-JB**

Lender **FIRST MTG CORP**  
**411 IVY ST**  
**SAN DIEGO, CA 92101**  
**619-645-7711**

**Transaction History**

Type	#	Date	Doc #	Grantee	Amount
Grant Deed		10/03/08	64594	SILVA, CLARISSA	\$295,000
Loan		10/03/08	64595	FIRST MORTGAGE CORP	\$291,873
Loan		04/28/09	25370	FIRST MORTGAGE CORP	\$292,403
Loan	1st	10/29/10	64002	FIRST MORTGAGE CORP	\$292,447
- Assignment		11/05/14	55420	FIRST MTG/IN	\$292,447
- NOD		11/24/14	59079	QUALITY LOAN SERVICE CORP	\$37,866
ASL	2nd	10/24/11	UNK:1704		\$0
- NOD		01/09/12	1704	ALLIED TRUSTEE SERVICES	\$3,401
- NTS		03/25/13	18309	ALLIED TRUSTEE SERVICES	\$5,383

**Notes**

**Photos**

# Chez Christian Real Estate Foreclosure Profile Report

Montereyforeclosures.com

Presented By Christian Viollaz

831-393-0324

Christian@ChezChristian.com

12465 SADDLE RD  
CARMEL VALLEY, CA 93924

County **MONTEREY**  
Parcel Number **416-063-002-000**  
Thomas Guide  
RadarID **160421**  
Legal Description  
**TR 554 HIDDEN HILLS NO 3 LOT 2 BLK 1 & RW**

## Foreclosure Stage: Preforeclosure

Projected Sale Date **03/24/15** Estimated Bid **\$537,807**  
Default Amount **\$537,807** Notice Date **11/24/14**  
Default Date **11/20/14** Document # **58927**

Loan Date **09/21/06** Loan Amount **\$250,000**  
Loan Doc # **82756** Loan Position **2**

Trustee **MORTGAGE LENDER SERVICES INC**  
**81 BLUE RAVINE RD 100**  
**FOLSOM, CA 95630**  
**714-573-1965**

TS Number **128257-5**

Lender **CENTRAL COAST RESOLUTION CO LP**  
**81 BLUE RAVINE RD 100**  
**FOLSOM, CA 95630**  
**916-962-3453**

## Property Details

Year Built <b>1969</b>	Zoning
Type <b>RES - RMSC</b>	Units <b>0</b>
Beds <b>3</b>	Baths <b>2</b>
SqFt <b>1,767</b>	Lot Size <b>0</b>
Rooms <b>11</b>	Stories <b>1</b>
Garage <b>0</b>	HVAC
Pool <b>0</b>	Fireplace <b>1</b>
	Transfer Date

## Value & Equity

Value **\$602,296** **\$341/sf (10/29/14)**  
Loans **\$790,000** **131%**  
Equity **\$-187,704** **-31%**

Est. Rent **\$0** Cap Rate **0.00%**

## Tax Assesment

Total <b>\$91,152</b>	Annual Taxes <b>\$1,031</b>
Land <b>\$27,691</b>	Est. Tax Rate <b>1.13%</b>
Improved <b>\$63,461</b>	Tax Rate Area <b>139023</b>
As of <b>2014</b>	

## Owner Name & Mailing Address

CROSBY,BRIAN L  
14945 ROYALBROOK DR  
CHESTERFIELD, MO 63017

## Transaction History

Type	#	Date	Doc #	Grantee	Amount
Quitclaim Deed		04/29/99	32797	CROSBY,BRIAN L	\$0
Quitclaim Deed		01/28/00	6138	CROSBY TRUST	\$0
Loan		03/02/00	13677	MONUMENT MORTGAGE INC	\$100,000
Loan		02/28/01	13710	CMG MORTGAGE INC	\$200,000
Quitclaim Deed		02/28/01	13711	CROSBY TRUST	\$0
Loan		04/29/02	40499	LONG BEACH MORTGAGE CO	\$330,000
Quitclaim Deed		04/29/02	40500	CROSBY TRUST	\$0
Loan		03/18/03	30247	SCME MORTGAGE BANKERS INC	\$367,000
Quitclaim Deed		03/25/03	33921	CROSBY, TR	\$0
Loan		09/30/04	104446	CEDAR FUNDING	\$50,000
Quitclaim Deed		03/02/05	20498	CROSBY,BRIAN L	\$0
Loan	1st	03/11/05	23883	ARGENT MORTGAGE CO LLC	\$540,000
- NOD		01/24/07	6562	TOWN & COUNTRY TITLE SVCS INC	\$12,339
- Assignment		01/26/07	7334	DEUTSCHE BK NAT'L TR CO (TE)	\$540,000
- NTS		04/26/07	33768	TOWN & COUNTRY TITLE SVCS INC	\$547,910
- NOD		06/25/08	41325	CR TITLE SERVICES INC	\$16,942
- Assignment		04/28/14	18946	DEUTSCHE BANK 2005-X2 (CE)	\$540,000
- Assignment		05/05/14	20424	DEUTSCHE BANK 2005-X2 (CE)	\$540,000
Loan		05/17/05	49159	FIRST NATIONAL BANK CENTRAL CA	\$10,000
Loan		09/30/05	103723	FIRST NATIONAL BANK CENTRAL CA	\$75,000
Loan		01/31/06	9227	FIRST NATIONAL BANK CENTRAL CA	\$165,000
Loan	2nd	09/21/06	82756	CEDAR FUNDING	\$250,000

## Notes

## Photos

**174 SPINDRIFT RD  
CARMEL, CA 93923**

County **MONTEREY**  
Parcel Number **241-301-018-000**  
Thomas Guide  
RadarID **516870451**

Legal Description  
**ASSRS MP OF SOUTH DEVEN HEIGHTS POR OF LOT  
3 & ALL OF LOT 4 AS DESC IN R272 PG179**

**Property Details**

Year Built <b>2005</b>	Zoning
Type <b>SFR - RSFR</b>	Units <b>1</b>
Beds <b>5</b>	Baths <b>4</b>
SqFt <b>6,276</b>	Lot Size <b>64,469</b>
Rooms <b>19</b>	Stories <b>2</b>
Garage <b>0</b>	HVAC
Pool <b>0</b>	Fireplace <b>1</b>
	Transfer Date <b>12/06/05</b>

**Value & Equity**

Value **\$1,683,061** **\$268/sf (09/29/14)**  
Loans **\$8,000,000** **475%**  
Equity **\$-6,316,939** **-375%**

Est. Rent **\$2,156** Cap Rate **1.54%**

**Tax Assesment**

Total <b>\$5,123,796</b>	Annual Taxes <b>\$52,996</b>
Land <b>\$501,518</b>	Est. Tax Rate <b>1.03%</b>
Improved <b>\$4,622,278</b>	Tax Rate Area <b>60005</b>
As of <b>2014</b>	

**Owner Name & Mailing Address**

EVERGREEN FINANCIAL GROUP  
PO BOX 223159  
CARMEL, CA 93922

**Foreclosure Stage: Preforeclosure**

Projected Sale Date <b>03/21/15</b>	Estimated Bid <b>\$6,212,036</b>
Default Amount <b>\$212,036</b>	Notice Date <b>11/21/14</b>
Default Date <b>11/19/14</b>	Document # <b>58682</b>

Loan Date <b>08/31/05</b>	Loan Amount <b>\$6,000,000</b>
Loan Doc # <b>90794</b>	Loan Position <b>1</b>

Trustee **TITLE TRUST DEED SERVICE CO**  
**26540 AGOURA RD 102**  
**CALABASAS, CA 91302**  
**714-730-2727**

TS Number **20140009867207**

Lender **CITY NAT'L BK**  
**26540 AGOURA RD 102**  
**CALABASAS, CA 91302**  
**818-871-1900**

**Transaction History**

Type	#	Date	Doc #	Grantee	Amount
- NOD		11/21/14	58682	TITLE TRUST DEED SERVICE CO	\$212,036
Grant Deed		12/06/05	128418	EVERGREEN FINANCIAL GROUP	\$0

**Notes**

**Photos**

**16291 APRICOT LN  
ROYAL OAKS, CA 95076**

County **MONTEREY**  
Parcel Number **181-201-023-000**  
Thomas Guide **1036-E3**  
RadarID **725507**

Legal Description  
**VOL 6 PAR MAPS PG 147 PAR 3 1.152 AC & RW & EXC RW**

**Property Details**

Year Built <b>1975</b>	Zoning
Type <b>RES - RMSC</b>	Units <b>0</b>
Beds <b>3</b>	Baths <b>2</b>
SqFt <b>1,294</b>	Lot Size <b>50,181</b>
Rooms <b>8</b>	Stories <b>1</b>
Garage <b>0</b>	HVAC <b>H</b>
Pool <b>0</b>	Fireplace <b>1</b>
	Transfer Date <b>03/16/88</b>

**Value & Equity**

Value **\$367,554** **\$284/sf (10/29/14)**  
Loans **\$275,000** **75%**  
Equity **\$92,554** **25%**

Est. Rent **\$0** Cap Rate **0.00%**

**Tax Assesment**

Total <b>\$185,563</b>	Annual Taxes <b>\$2,009</b>
Land <b>\$66,267</b>	Est. Tax Rate <b>1.08%</b>
Improved <b>\$119,296</b>	Tax Rate Area <b>99088</b>
As of <b>2014</b>	

**Owner Name & Mailing Address**

LOPEZ, MARIA DE JESUS  
16291 APRICOT LN  
ROYAL OAKS, CA 95076

**Foreclosure Stage: Preforeclosure**

Projected Sale Date <b>03/21/15</b>	Estimated Bid <b>\$298,880</b>
Default Amount <b>\$23,880</b>	Notice Date <b>11/21/14</b>
Default Date <b>11/19/14</b>	Document # <b>58658</b>

Loan Date <b>10/07/04</b>	Loan Amount <b>\$275,000</b>
Loan Doc # <b>107311</b>	Loan Position <b>1</b>

Trustee **NBS DEFAULT SERVICES LLC**  
**301 E OCEAN BLVD 1720**  
**LONG BEACH, CA 90802**  
**800-766-7751**

TS Number **9551-2039**

Lender **WELLS FARGO HM MTG**  
**301 E OCEAN BLVD 1720**  
**LONG BEACH, CA 90802**  
**800-766-7751**

**Transaction History**

Type	#	Date	Doc #	Grantee	Amount
Grant Deed		03/16/88	22061110	LOPEZ, MARIA	\$0
Quitclaim Deed		04/02/98	19660	LOPEZ, M D	\$0
Loan		04/02/98	19661	NORTH AMERICAN MORTGAGE	\$145,000
Quitclaim Deed		07/25/01	61371	LOPEZ, MARIA D	\$0
Loan		07/25/01	61373	NORTH AMERICAN MORTGAGE	\$160,000
Loan		04/30/02	41049	WORLD SAVINGS BANK	\$194,577
Loan		06/21/02	58791	WORLD SAVINGS BANK	\$50,000
Loan	1st	10/07/04	107311	WORLD SAVINGS	\$275,000
- NOD		07/17/08	46445	CAL-WESTERN RECONVEYANCE CORP	\$6,647
- NOD		07/18/08	46736	CAL-WESTERN RECONVEYANCE CORP	\$6,647
- NTS		11/20/08	76160	CAL-WESTERN RECONVEYANCE CORP	\$328,554
- NOD		03/28/13	19410	REGIONAL SERVICE CORP	\$7,560
- NOD		11/21/14	58658	NBS DEFAULT SERVICES LLC	\$23,880

**Notes**

**Photos**

**3 OVERLOOK PL  
MONTEREY, CA 93940**

County **MONTEREY**  
Parcel Number **014-131-011-000**  
Thomas Guide **1133-F3**  
RadarID **1018442b**  
Legal Description

**SKYLINE FOREST NO 7 TRACT 639 LOT 3 BLK 15**

**Foreclosure Stage: Preforeclosure**

Projected Sale Date **03/20/15** Estimated Bid **\$852,789**  
Default Amount **\$132,789** Notice Date **11/20/14**  
Default Date **11/19/14** Document # **58341**

Loan Date **08/31/07** Loan Amount **\$720,000**  
Loan Doc # **68538** Loan Position **1**

Trustee **ATTORNEY LENDER SERVICES INC**  
**5120 E LA PALMA AVE 209**  
**ANAHEIM, CA 92807**

TS Number **14-0900**

Lender **CAPITAL ONE NA**  
**7933 PRESTON RD**  
**PLANO, TX 75024**  
**877-230-8516**

**Property Details**

Year Built <b>1971</b>	Zoning
Type <b>SFR - RSFR</b>	Units <b>1</b>
Beds <b>3</b>	Baths <b>2</b>
SqFt <b>2,231</b>	Lot Size <b>13,068</b>
Rooms <b>11</b>	Stories <b>1</b>
Garage <b>0</b>	HVAC
Pool <b>0</b>	Fireplace <b>1</b>
	Transfer Date

**Value & Equity**

Value **\$783,564** **\$351/sf (10/29/14)**  
Loans **\$720,000** **92%**  
Equity **\$63,564** **8%**

Est. Rent **\$1,928** Cap Rate **2.95%**

**Tax Assesment**

Total <b>\$353,216</b>	Annual Taxes <b>\$4,172</b>
Land <b>\$97,805</b>	Est. Tax Rate <b>1.18%</b>
Improved <b>\$255,411</b>	Tax Rate Area <b>3003</b>
As of <b>2014</b>	

**Owner Name & Mailing Address**

**MOSELLE, LINDA & ROBERT A**  
**3 OVERLOOK PL**  
**MONTEREY, CA 93940**

**Transaction History**

Type	#	Date	Doc #	Grantee	Amount
Loan		04/05/96	33551147	WESTERN TRUST	\$100,000
Loan		01/09/97	34660991	NEW CENTURY MORTGAGE	\$285,000
Loan		04/03/98	20000	DOWNEY S & L (WHOLESALE)	\$322,000
Loan		01/28/00	6169	CIT GROUP CONSUMER FINANCE INC	\$44,912
Loan		12/09/02	118444	DBD INVESTMENTS LLC	\$130,000
Loan		08/04/05	80241	BNC MORTGAGE INC	\$620,000
Loan		12/21/05	133599	CAL STATE 9 CU	\$125,000
Loan		03/21/07	23060	NATIONAL CITY BANK	\$200,000
Loan	1st	08/31/07	68538	ING BANK FSB	\$720,000
- NOD		04/30/09	26075	CAL-WESTERN RECONVEYANCE CORP	\$40,631
- NTS		10/30/09	70628	CAL-WESTERN RECONVEYANCE CORP	\$796,428
- NOD		11/20/14	58341	ATTORNEY LENDER SERVICES INC	\$132,789

**Notes**

**Photos**