

Sarina Nelson Narrative

On **March 01, 2007** I was approached at my work in Tehama County where I worked as a pre-school teacher, with the original documents for a loan from IndyMac Bank representatives. I signed the documents, initialed the pages I was instructed to initial. I was given a folder with a few papers and a business card. This was the initiation of a promissory note for \$272,800.00 and also a second note in the amount of \$25,500.00. The lender explained that the property was not sufficient to warrant one loan on the entire amount but they would issue a second mortgage to bring the balance of the loan to the maximum amount available. ? I was not given an entire copy of the original notes and assumed they would be mailed to me at a later date. ?

On **March 08, 2007** the Glenn County Records show that a Deed of Trust was filed on the \$272,800.00 recording document number 2007-1472 and posted and recorded that American Mortgage Network, Inc. Delaware as the lender. ? (The lender I signed with was IndyMac) The Trustee named was now First American Title Insurance Co. with the Beneficiary MERS and the recorded deed to be sent to Wachovia Mortgage Corp in Raleigh, NC.

On **March 08, 2007** the Glenn County Records show that a Deed of Trust AND Request for Notice of Default 2007-1473 was posted and recorded that the lender was American Mortgage Network, Inc. Delaware. ? (The lender I signed with was IndyMac I thought)?

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The Trustee named was now First American Title Insurance Co. with the Beneficiary MERS and the recorded deed to be sent to Wachovia Mortgage Corp in Raleigh, NC.

On **April 12, 2007** the Glenn County Records show that a Substitution of Trustee and Deed of Reconveyance 2007-2200 was signed and notarized on April 09, 2007 filed and recorded showing Olympus Mortgage Co. Corp. as Lender and Wells Fargo Bank Minnesota by its attorney in fact, Litton Loan Servidcing LP a Delaware Limited Partnership as Trustee transferred to Town and Country Title Service Inc. and the property through the Deed of Reconveyance was returned to Sarina Nelson.

In January of 2008 I spoke with IndyMac bank, the ones I'd been paying my payments to from the beginning in March 2007, because of my long time partner having had a heart attack to see if we could get the payments reduced. The payments were extremely high and had only been based on my earning as a pre-school teacher at the time the initial loan was made. I was told by IndyMac that I could apply for a modification and I'd have to let my payments go in arrears to qualify. I ceased making payments as advised by IndyMac. IndyMac representative told me that I will now qualify for a modification based on hardship and not to worry.

While waiting for the modification process, my partner died on May 3rd 2009.

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On **07/15/2009** the Glenn County Records show that a NOTICE OF DEFAULT and ELECTION TO SELL UNDER DEED OF TRUST 2009-3389 was recorded. The

Document was not notarized but was signed on 07/14/2009 by what looks like a Marghong representing themselves as an authorized agent for Regional Service Corp, Trustee by LPS Default Title & Closing. The document lists Regional service Corp as “duly appointed Trustee, or substitute Trustee or acting as agent for the Beneficiary”. *(Question as to who this corporation really is or who they are representing themselves to be)* Return to instruction says Regional Trustee Services Corp. Although no lender is identified with the Notice of Default and Election to Sell Under Deed Of Trust it does suggest that for any contact or questions they should be directed to One West Bank c/o Regional Service Corp in Seattle WA.

Also attachment with said recording in the Glenn County Records of 2009-3389 is a copy of a Declaration Pursuant To Cal. Civ Code Section 2923.5 (b) signed by Emilee Pearce as Rep for IndyMac Mortgage Servicing dated **07/09/2009**.

(At this time ? Rena was still being told by IndyMac not to worry about the default because the modification was still in process.) June and July and August?

On October 23, 2009 the Glenn County Records show ASSIGNMENT OF DEED OF TRUST 2009-5065 recorded First American Title Insurance Company as Trustee and MERC records MERC for Value Received, assigned, sold, transferred etc Deed of Trust to First American Title as Trustee and sets over beneficial interest under Deed of Trust dated 03/01/2007 to OneWest Bank FSB. Notarized signature of Dennis Kirkpatrick as Vice Pres. For MERS on **06/23/2009** and witnessed by Notary Elizabeth Hernandez

commissioned in State of Texas. A Return to OneWest Bank, FSB attn: Foreclosure Department Pasadena Calif. *(page 1 of 2 not dated)*?

On October 23, 2009 the Glenn County Records show SUBSTITUTION OF TRUSTEE 2009-5066 stating on record that on **06/24/2009** page 2 of 3 a JC San Pedro as OneWest Bank FSB authorized signatory witnessed by Notary Elizabeth Hernandez commissioned in the State of Texas? and records Regional Service Corp a California Corporation whose address is Seattle, WA? And Beneficiary as OneWest Bank FSB with the request to return to Regional Trustee Services Corp

On October 23, 2009 the Glenn County Records show NOTICE OF TRUSTEE'S SALE 2009-5067 date signed **10/16/2009** with page 2 of 3 signature of Jean Greagor, Authorized Agent for Trustee: Agency Sales and Posting **10/16/2009** Irvine, CA. Page 3 of 3 again the Declaration Pursuant to Cal. Civ. Code Section 22923.5 (b) signed by Emilee Pearce dated **07/09/2009** for IndyMac Mortgage Servicing. With Trustee as Regional Service Corporation, a California Corp. and a return to Regional Trustee Services Corp. Seattle, WA with amount of **\$293,919.77**

On March 01, 2010 the Glenn County Records show NOTICE OF TRUSTEE'S SALE 2010-0774 dated on page 2 of 3 as 10/16/2009 and signature of Jean Greagor, Authorized Agent for Trustee: Agency Sales and Posting 10/16/2009 Irvine, Ca. Stating Trustee as Regional Service Corp. a California Corp. and a return to Regional Trustee Services

Corp. Page 3 of 3 again the Declaration Pursuant to Cal. Civ. Code Section 22923.5 (b)

Signed by Emilee Pearce dated 07/09/2009 for IndyMac Mortgage Servicing

On April 01, 2010 the Glenn County Records show ASSIGNMENT OF DEED OF TRUST 2010-1370 with Page 2 of 3 signed by Chamagne Williams Assistant Vice Pres. OneWest Bank FSB Notarized by Troy Lazzara in the State of **Texas** dated **02/25/2010** states the Deutsche Bank National Trust Company as Trustee of the IndyMac IMSC Mortgage Trust 2007-F3, Mortgage Pass-Through Certificates, Series 2007-F# under the Pooling and Servicing Agreement dated August 1, 2007 further **stating Together with the Note or Notes** therein described under said Deed of Trust. Request for return to OneWest Bank, FSB attn: Foreclosure Dept. Pasadena Ca.

On April 01, 2010 the Glenn County Records show TRUSTEE'S DEED 2010-1371 dated and Notarized on **03/30/2010** by Tracey Barksdale in State of **Washington** and states that Jean Greagor as authorized Agent for Regional Service Corp. appeared personally. With Deutsche Bank National Trust company as Trustee of the IndyMac IMSC Mortgage Trust 2007-F#, Mortgage Pass-through Certificates, Series 2007-F3 under the Pooling and Servicing Agreement dated August 1, 2007 with return to OneWest Bank, FSB Pasadena, CA. Showing a debt owing of \$304,931.70 and the Grantee at sale paid \$171,072.00