

BOARD OF
BUILDING AND SAFETY
COMMISSIONERS

MARSHA L. BROWN
PRESIDENT
HELENA JUBANY
VICE-PRESIDENT
VAN AMBATIELOS
VICTOR H. CUEVAS

CITY OF LOS ANGELES
CALIFORNIA



ANTONIO R. VILLARAIGOSA
MAYOR

DEPARTMENT OF
BUILDING AND SAFETY
201 NORTH FIGUEROA STREET
LOS ANGELES, CA 90012

ROBERT R. "BUD" OVROM
GENERAL MANAGER

RAYMOND S. CHAN, C.E., S.E.
EXECUTIVE OFFICER

June 28, 2012

Council District: #9

Honorable Council of the
City of Los Angeles
Room 395, City Hall

JOB ADDRESS: 4625 SOUTH FIGUEROA STREET, LOS ANGELES, CA
ASSESSORS PARCEL NO. (APN) : 5018-029-014

On September 21, 2005, September 18, 2008, March 22, 2010 and December 01, 2010 pursuant to Section 98.0402(e) of the Los Angeles Municipal Code ("L.A.M.C"), the Department of Building and Safety (the "Department") performed annual inspections on vehicle repair facilities located at: 4625 South Figueroa Street, Los Angeles, California (the "Property"). The property owner was given notice of the unpaid annual inspection fees on the property as follows:

<u>Description</u>		<u>Amount</u>
Annual inspection Fee	\$	1,691.10
System Development Fee		97.44
Title Report fee		53.00
Grand Total	\$	1,841.54

Pursuant to the authority granted by Section 7.35.3 of the Los Angeles Administrative Code, it is proposed a lien for a total sum of \$ 1,841.54 be recorded against the property. It is requested that the Honorable City Council of the City of Los Angeles (the "City Council") designate the time and place protest can be heard concerning this matter, as set forth in Sections 7.35.3 and 7.35.5 of the Los Angeles Administrative Code.

It is further requested that the City Council instruct the Department to deposit to Dept 08, Fund 48R, Balance Sheet Account 2200, any payment received against this lien in the amount of \$ 1,841.54 on the referenced property . A copy of the title report which includes a full legal description of the property is attached as Exhibit A. A list of all the names and addresses of owners and all interested parties entitled to notice is included (Exhibit B). Also attached is a report which includes the current fair market value of the property including all encumbrances of record on the property as of the date of the report (Exhibit C).

DEPARTMENT OF BUILDING AND SAFETY

Steve Ongele
Chief, Resource Management Bureau

ATTEST: JUNE LAGMAY, CITY CLERK

Lien confirmed by
City Council on:

BY: _____
DEPUTY

Westcoast Title



& Abstract Company, Inc.

400 S. Alhambra Ave. Ste B
Monterey Park, Ca. 91755
Phone 626-548-2479 818-337-0474 fax

<i>Work Order No. T8635</i>	<i>Prepared for: City of Los Angeles</i>	
<i>Type of Report: GAP Report</i>		
<i>Order Date: 05-15-2012</i>	<i>Dated as of: 05-15-2012</i>	<i>Fee: \$48.00</i>

-SCHEDULE A-
(Reported Property Information)

For Assessors Parcel Number: 5018-029-014

Situs Address: 4625 S Figueroa St. City: Los Angeles County: Los Angeles

-VESTING INFORMATION (Ownership)

The last Recorded Document Transferring Fee Title Recorded on: 07-26-1983
As Document Number: 83-849775
Documentary Transfer Tax: \$139.70
In Favor of: Sang Hwa Yi, a Single Woman

Mailing Address: Sang Hwa Yi
803 Foxworth Avenue
Valinda, CA 91744

-SCHEDULE B-

-The Property Reported Herein is Described as follows: .

Lot 3 of Young and Adams Tract, in the City of Los Angeles, County of Los Angeles, State of California, as per map recorded in Book 2423, Page(s) 209 of Deeds, in the office of the County Recorder of said County.

Westcoast Title & Abstract Company, Inc.

400 S. Alhambra Ave. Ste B
Monterey Park, Ca. 91755
Phone 626-548-2479 818-337-0474 fax

Page 2
Order Number: T8635

-Schedule B Continued-

*1. A Deed of Trust Recorded on 02-19-2003
as Document Number 03-0472632
Amount: \$150,000.00
Trustor: Sang Hwa Yi, a Single Woman
Trustee: Old Republic Title Company
Beneficiary: Mirae Bank*

*Mailing Address: Mirae Bank
Note Center
2140 West Olympic Blvd.
Los Angeles, CA 90006*

*An Assignment of Rents as additional security Recorded on 02-19-2003
as Document Number 03-0472633
In Favor of: Mirae Bank*

*Mailing Address: Mirae Bank
Note Center
2140 West Olympic Blvd.
Los Angeles, CA 90006*

*A Hazardous Substances Certificate and Indemnity Agreement Recorded on 02-19-2003
as Document Number 03-0472634
Filed by: Sang Hwa Yi
(see attached document for details)*

*2. A Deed of Trust Recorded on 01-03-2003
as Document Number 03-0015352
Amount: \$120,000.00
Trustor: Sang Hwa Yi, a Single Woman
Trustee: Old Republic Title Company
Beneficiary: Mirae Bank*

*Mailing Address: Mirae Bank
Note Center
2140 West Olympic Blvd.
Los Angeles, CA 90006*

*An Assignment of Rents as additional security Recorded on 01-03-2003
as Document Number 03-0015353
In Favor of: Mirae Bank*

Westcoast Title & Abstract Company, Inc.

400 S. Alhambra Ave. Ste B
Monterey Park, Ca. 91755
Phone 626-548-2479 818-337-0474 fax

Page 3
Order Number: T8635

-Schedule B Continued-

*Mailing Address: Mirae Bank
Note Center
2140 West Olympic Blvd.
Los Angeles, CA 90006*

*Modification of Deed of Trust Recorded on: 02-10-2010
Document No.: 10-0187454
To: Modify Terms*

*Subordination Agreement Recorded on: 02-10-2010
Document Number: 10-0187455*

A Statement of information may be required to provide further information on the owners listed below:

No Statement of information is required.

End of Report

APN: 5018-029-014
 Described As: LOT 3 YOUNG AND ADAMS TRACT
 Address: 4625 S FIGUEROA ST LOS ANGELES CA 90037
 City: LOS ANGELES CITY-44
 Billing Address: 545 S MANHATTAN PL NO 19 LOS ANGELES CA 90020
 Assessed Owner(s): YI,SANG H

Tax Rate Area:	0006660	Value	Conveyance Date:	07/26/1983
Use Code:	2610	Land:	Conveying Instrument:	849775
Used car sales		Improvements:	Date Transfer Acquired:	
Region Code:	25	Personal Property:	Vesting:	
Flood Zone:		Fixtures:	Year Built:	1963
Zoning Code:	LAC2	Inventory:	Year Last Modified:	1963
Taxability Code:		Exemptions	Square Footage	
Tax Rate:		Homeowner:	Land:	
Bill #:		Inventory:	Improvements:	500
Issue Date:	10/15/2011	Personal Property:	Tax Defaulted:	
		Religious:	Total Tax:	2,325.31
		All Other:		
		Net Taxable Value:		155,224.00

Installment	Amount	Penalty	Due Date	Status	Payment Date	Balance
1st	1,162.66	116.26	12/10/2011	PAID	12/13/2011	0.00
2nd	1,162.65	126.27	04/10/2012	PAID	04/11/2012	0.00
Total Balance:						0.00

Account	Special Lien Description	Amount
188.69	L.A. STORMWATER POLL ABATE	73.45
188.51	LOS ANGELES LIGHT MAINT	149.90
188.71	L.A. POLICE/911 BOND TAX	4.56
30.71	L.A. COUNTY FLOOD CONTROL	92.13
188.50	L.A. CITY LDSCP & LIGHT DIST 96-1	22.03
1.70	L.A. CITY TRAUMA/EMERGENCY SERV.	19.95
36.92	LA CO PARK DISTRICTS	23.57
61.11	L.A. CNTY WEST MOSQ ABATE...	5.87

THIS INFORMATION IS PROVIDED FOR CUSTOMER SERVICE PURPOSES ONLY. PROPERTY INSIGHT DOES NOT WARRANT, NOR GUARANTEE THE ACCURACY NOR COMPLETENESS OF THE INFORMATION SHOWN ON THIS REPORT

*** END OF REPORT ***

83 849775

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY OF LOS ANGELES

RECORDED IN OFFICIAL RECORDS
OF LOS ANGELES COUNTY, CA
JUL 26 1983 AT 9 A.M.
Recorder's Office

AND WHEN RECORDED HAS THIS DEED AND ALL OTHER
CONVEYANCES THEREIN SUBJECT TO THE STATEMENTS TO:

NAME SAND HMA YI
803 Foxworth Ave.
Valinda, Ca. 91744

CITY
STATE
ZIP

SURVEY MONUMENT FEE \$10. CODE 99

Tract Code No. 8772624-15 Subdivision No. 1940N7M

This Office for Recorder's Fee

FILE
\$4
N

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX is \$ 139.70
 Computed on full value of property conveyed, or
 Computed on full value less value of liens or encumbrances existing at time of sale, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

JIM H. KIM and SYLVIA C. KIM, husband and wife

hereby GRANT(S) to

SAND HMA YI, ~~single woman~~
A SINGLE WOMAN

the following described real property in the City of Los Angeles
County of Los Angeles State of California.

PARCEL 1:

Lots 1 and 2 and th North 6.67 feet of Lot 3 of the Baxter Tract, in
the City of Los Angeles, as per map recorded in Book 37 page 32 of
Miscellaneous Records, in the office of the county recorder of said
county.

PARCEL 2:

Lot 3 of Young and Adams Tract, in the city of Los Angeles, as per map
recorded in Book 2423 Page 209 of Deeds in the office of the county
recorder of said county.....

Al. H. ...

Dated June 1, 1983

[Signature]
JIM H. KIM
[Signature]
SYLVIA C. KIM

STATE OF CALIFORNIA
COUNTY OF Los Angeles

On JUNE 1 1983 before me, the undersigned,
a Notary Public in and for said State, personally appeared

JIM H. KIM and SYLVIA C. KIM

known to me to be the person(s) whose name(s) appear(s) herein and to be
the person(s) who executed and acknowledged their deed
concerned the same. My term my bond and official seal.

Signature *[Signature]*



(Space shown for official notarial seal)

MAIL THE STATEMENTS TO PARTY SHOWN ON FOLLOWING LINE; IF NO PARTY IS SHOWN, MAIL AS DIRECTED ABOVE

Name Street Address City & State

8772624-15

2/19/03

**OLD REPUBLIC TITLE
COMPANY**

RECORDATION REQUESTED BY:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

03 0472832

2

WHEN RECORDED MAIL TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

SEND TAX NOTICES TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

FOR RECORDER'S USE ONLY

2607002441-55
5018-029-019

DEED OF TRUST

Variable Interest Rate
Revolving Line of Credit

MAXIMUM LIEN. The lien of this Deed of Trust shall not exceed at any one time \$150,000.00.

THIS DEED OF TRUST is dated February 14, 2003, among SANG HWA YI, A SINGLE WOMAN, whose address is 545 S. MANHATTAN PL., #19, LOS ANGELES, CA 90020 ("Trustor"); MIRAE BANK, whose address is NOTE CENTER, 2140 WEST OLYMPIC BLVD., LOS ANGELES, CA 90006 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and OLD REPUBLIC TITLE COMPANY, whose address is 450 N. BRAND BLVD., 8TH FL., GLENDALE, CA 91203 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE(S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE(S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Real Property or its address is commonly known as 4623-4625 S. FIGUEROA ST., LOS ANGELES, CA 90037.

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the indebtedness definition, and without limitation, this Deed of Trust secures a revolving line of credit, which obligates Lender to make advances to Trustor so long as Trustor complies with all the terms of the Credit Agreement. Notwithstanding the amount outstanding at any particular time, this Deed of Trust secures the total amount of the Credit Agreement. The unpaid balance of the revolving line of credit under the Credit Agreement may at certain times be Zero Dollars (\$0.00). A zero balance does not affect Lender's agreement to make advances to Trustor under the Credit Agreement. Therefore, Lender's interest under this Deed of Trust will remain in full force and effect notwithstanding a zero balance on the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Trustor and Lender that this Deed of Trust secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in this Deed of Trust and any intermediate balance.

Trustor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Trustor's right, title, and interest in and to all present

2/19/03

**DEED OF TRUST
(Continued)**

Loan No: 001-860270

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instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

Acceptance by Trustee. Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law.

NOTICES. Any notice required to be given under this Deed of Trust shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Deed of Trust. Trustor requests that copies of any notices of default and sale be directed to Trustor's address shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any person may change his or her address for notices under this Deed of Trust by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Trustor agrees to keep Lender informed at all times of Trustor's current address. Unless otherwise provided or required by law, if there is more than one Trustor, any notice given by Lender to any Trustor is deemed to be notice given to all Trustors. It will be Trustor's responsibility to tell the others of the notice from Lender.

STATEMENT OF OBLIGATION FEE. Lender may collect a fee, not to exceed the maximum amount permitted by law, for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

EARTHQUAKE INSURANCE. Trustor shall add Lender as loss payee on any earthquake insurance that Trustor voluntarily obtains for the Property. The application of proceeds of such insurance shall be subject to the terms and conditions that are contained under "Property Damage Insurance" section of the Deed of Trust. If the Property is damaged by earthquake and the Trustor had not obtained any earthquake insurance for the Property, Trustor shall promptly perform with Trustor's own funds all repairs, replacements, and maintenance necessary to restore the Property to its fair market value immediately prior to the earthquake damage. Failure to promptly commence the necessary repairs shall be grounds for default under this Deed of Trust and the Note.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Amendments. What is written in this Deed of Trust and in the Related Documents is Trustor's entire agreement with Lender concerning the matters covered by this Deed of Trust. To be effective, any change or amendment to this Deed of Trust must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by and interpreted in accordance with federal law and the laws of the State of California. This Deed of Trust has been accepted by Lender in the State of California.

Choice of Venue. If there is a lawsuit, Trustor agrees upon Lender's request to submit to the jurisdiction of the courts of LOS ANGELES County, State of California.

No Waiver by Lender. Trustor understands Lender will not give up any of Lender's rights under this Deed of Trust unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Trustor will not have to comply with the other provisions of this Deed of Trust. Trustor also understands that if Lender does consent to a request, that does not mean that Trustor will not have to get Lender's consent again if the situation happens again. Trustor further understands that just because Lender consents to one or more of Trustor's requests, that does not mean Lender will be required to consent to any of Trustor's future requests. Trustor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Deed of Trust is not valid or should not be enforced, that fact by itself will not mean that the rest of this Deed of Trust will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Deed of Trust even if a provision of this Deed of Trust may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Trustor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Trustor, Lender, without notice to Trustor, may deal with Trustor's successors with reference to this Deed of Trust and the indebtedness by way of forbearance or extension without releasing Trustor from the obligations of this Deed of Trust or liability under the indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waive Jury. All parties to this Deed of Trust hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

DEFINITIONS. The following words shall have the following meanings when used in this Deed of Trust:

Beneficiary. The word "Beneficiary" means MIRAE BANK, and its successors and assigns.

Borrower. The word "Borrower" means SANG HWA YI, and all other persons and entities signing the Credit Agreement.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated February 14, 2003, with credit limit of \$150,000.00 from Trustor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Trustor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

03 0472632

2/19/03

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**DEED OF TRUST
(Continued)**

Loan No: 001-860270

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Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., Chapters 6.5 through 7.7 of Division 20 of the California Health and Safety Code, Section 25100, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Existing indebtedness. The words "Existing indebtedness" mean the indebtedness described in the Existing Liens provision of this Deed of Trust.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Credit Agreement.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Trustor's obligations or expenses incurred by Trustee or Lender to enforce Trustor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means MIRAE BANK, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Trustor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.


Rents. The word "Rents" means all present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property together with the cash proceeds of the Rents.

Trustee. The word "Trustee" means OLD REPUBLIC TITLE COMPANY, whose address is 450 N. BRAND BLVD., 8TH FL., GLENDALE, CA 91203 and any substitute or successor trustees.

Trustor. The word "Trustor" means SANG HWA YI.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND TRUSTOR AGREES TO ITS TERMS, INCLUDING THE VARIABLE RATE PROVISIONS OF THE CREDIT AGREEMENT SECURED BY THIS DEED OF TRUST.

TRUSTOR:



SANG HWA YI, Individually

03 0472632

**OLD REPUBLIC TITLE
COMPANY**

2/19/03

RECORDATION REQUESTED BY:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

03 0472633

2

WHEN RECORDED MAIL TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

SEND TAX NOTICES TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

FOR RECORDER'S USE ONLY

2607003441.5
3018-029-019

ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF RENTS dated February 14, 2003, is made and executed between SANG HWA YI, A SINGLE WOMAN, whose address is 545 S. MANHATTAN PL., #19, LOS ANGELES, CA 90020 (referred to below as "Grantor") and MIRAE BANK, whose address is 2140 WEST OLYMPIC BLVD., LOS ANGELES, CA 90006 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor hereby assigns, grants a continuing security interest in, and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE(S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE(S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Property or its address is commonly known as 4623-4625 S. FIGUEROA ST., LOS ANGELES, CA 90037.

This is an absolute assignment of Rents made in connection with an obligation secured by property pursuant to California Civil Code section 2938.

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the indebtedness definition, and without limitation, this Assignment secures a revolving line of credit, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Notwithstanding the amount outstanding at any particular time, this Assignment secures the total amount of the Credit Agreement. The unpaid balance of the revolving line of credit under the Credit Agreement may at certain times be Zero Dollars (\$0.00). A zero balance does not affect Lender's agreement to make advances to Grantor under the Credit Agreement. Therefore, Lender's interest under this Assignment will remain in full force and effect notwithstanding a zero balance on the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Assignment secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in this Assignment and any intermediate balance.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment or any Related Documents, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect

21/19/03

OLD REPUBLIC TITLE
COMPANY

RECORDATION REQUESTED BY:
MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

03 0472634

WHEN RECORDED MAIL TO:
MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

SEND TAX NOTICES TO:
MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

FOR RECORDER'S USE ONLY

260700241-55

50% 02/14/03 HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT

THIS HAZARDOUS SUBSTANCES AGREEMENT dated February 14, 2003, is made and executed among SANG HWA YI, 545 S. MANHATTAN PL., #19, LOS ANGELES, CA 90020 (sometimes referred to below as "Borrower" and sometimes as "Indemnitor"); and MIRAE BANK, NOTE CENTER, 2140 WEST OLYMPIC BLVD., LOS ANGELES, CA 90006 (referred to below as "Lender"). For good and valuable consideration and to induce Lender to make a Loan to Borrower, each party executing this Agreement hereby represents and agrees with Lender as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following Real Property located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE(S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE(S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Real Property or its address is commonly known as 4823-4625 S. FIGUEROA ST., LOS ANGELES, CA 90037.

REPRESENTATIONS. The following representations are made to Lender, subject to disclosures made and accepted by Lender in writing:

Use of Property. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that there has been any use, generation, manufacture, storage, treatment, refinement, transportation, disposal, release, or threatened release of any Hazardous Substance by any person on, under, or about the Property.

Hazardous Substances. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that the Property, whenever and whether owned by previous Occupants, has ever contained asbestos, PCB or other Hazardous Substances, whether used in construction or stored on the Property.

No Notices. Indemnitor has received no summons, citation, directive, letter or other communication, written or oral, from any agency or department of any county or state or the U.S. Government concerning any intentional or unintentional action or omission on, under, or about the Property which has resulted in the releasing, spilling, leaking, pumping, pouring, emitting, emptying or dumping of Hazardous Substances into any waters or onto any lands or where damage may have resulted to the lands, waters, fish, shellfish, wildlife, biota, air or other natural resources.

AFFIRMATIVE COVENANTS. Subject to disclosures made and accepted by Lender in writing, Indemnitor covenants with Lender as follows:

Use of Property. Indemnitor will not use and does not intend to use the Property to generate, manufacture, refine, transport, treat, store, handle or dispose of any Hazardous Substances.

Compliance with Environmental Laws. Indemnitor shall cause the Property and the operations conducted on it to comply with any and all Environmental Laws and orders of any governmental authorities having jurisdiction under any Environmental Laws and shall obtain, keep in effect and comply with all governmental permits and authorizations required by Environmental Laws with respect to such Property or operations. Indemnitor shall furnish Lender with copies of all such permits and authorizations and any amendments or renewals of them and shall notify Lender of any expiration or revocation of such permits or authorizations.

Preventive, Investigatory and Remedial Action. Indemnitor shall exercise extreme care in handling Hazardous Substances if Indemnitor uses or encounters any. Indemnitor, at Indemnitor's expense, shall undertake any and all preventive, investigatory or remedial action (including emergency response, removal, containment and other remedial action) (a) required by any applicable Environmental Laws or orders by any governmental authority having jurisdiction under Environmental Laws, or (b) necessary to prevent or minimize property damage (including damage to Occupant's own property), personal injury or damage to the environment, or the threat of any such damage or injury, by releases of or exposure to Hazardous Substances in connection with the Property or operations of any Occupant on the Property.

This page is part of your document - DO NOT DISCARD

03 0015352

RECORDED/FILED IN OFFICIAL RECORDS
RECORDER'S OFFICE
LOS ANGELES COUNTY
CALIFORNIA
JAN 03 2003
AT 8AM.

TITLE(S) :



FEE

D.T.T

FEE \$ 48 FF ¹⁰ ₃₇

CODE
20

D.A. FEE Code 20 - \$2.00

CODE
19

CODE
9

NOTIFICATION SENT-94 ©

Assessor's Identification Number (AIN)

To be completed by Examiner OR Title Company in black ink.

Number of Parcels Shown

THIS FORM NOT TO BE DUPLICATED

**OLD REPUBLIC TITLE
COMPANY**

2

RECORDATION REQUESTED BY:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

03 0015352

WHEN RECORDED MAIL TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

SEND TAX NOTICES TO:

SANG HWA YI
545 S. MANHATTAN PL., #19
LOS ANGELES, CA 90020

FOR RECORDER'S USE ONLY

200707571-44

DEED OF TRUST

MAXIMUM LIEN. The lien of this Deed of Trust shall not exceed at any one time \$120,000.00.

THIS DEED OF TRUST is dated December 23, 2002, among SANG HWA YI, A SINGLE WOMAN, whose address is 545 S. MANHATTAN PL., #19, LOS ANGELES, CA 90020 ("Trustor"); MIRAE BANK, whose address is NOTE CENTER, 2140 WEST OLYMPIC BLVD., LOS ANGELES, CA 90006 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and OLD REPUBLIC TITLE COMPANY, whose address is 450 N. BRAND BLVD., 8TH FLOOR, GLENDALE, CA 91203 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights, (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE (S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE (S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Real Property or its address is commonly known as 4623-4625 S. FIGUEROA ST., LOS ANGELES, CA 90037.

Trustor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Trustor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. This is an absolute assignment of Rents made in connection with an obligation secured by real property pursuant to California Civil Code Section 2938. In addition, Trustor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Trustor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Trustor's obligations under the Note, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Trustor agrees that Trustor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Trustor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Trustor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and

APN 5018-029-014 + 5018-029-019

DEED OF TRUST
(Continued)

Loan No: 001-850230

Page 8

Default. The word "Default" means the Default set forth in this Deed of Trust in the section titled "Default".

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., Chapters 6.5 through 7.7 of Division 20 of the California Health and Safety Code, Section 25100, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Trustor's obligations or expenses incurred by Trustee or Lender to enforce Trustor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means MIRAE BANK, its successors and assigns.

Note. The word "Note" means the promissory note dated December 23, 2002, in the original principal amount of \$120,000.00 from Trustor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Trustor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property together with the cash proceeds of the Rents.

Trustee. The word "Trustee" means OLD REPUBLIC TITLE COMPANY, whose address is 450 N. BRAND BLVD., 8TH FLOOR, GLENDALE, CA 91203 and any substitute or successor trustees.

Trustor. The word "Trustor" means SANG HWA YI.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND TRUSTOR AGREES TO ITS TERMS, INCLUDING THE VARIABLE RATE PROVISIONS OF THE NOTE SECURED BY THIS DEED OF TRUST.

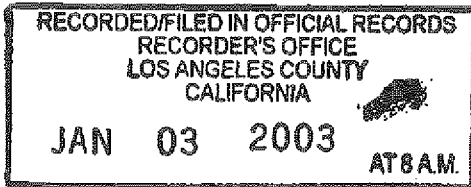
TRUSTOR:

X. 
SANG HWA YI, Individually

03 0715352

This page is part of your document - DO NOT DISCARD

03 0015353



TITLE(S) : _____



FEE \$22	FF
DAF \$2	
C-20	6

D.T.T

CODE
20

CODE
19

CODE
9

Assessor's Identification Number (AIN)

To be completed by Examiner OR Title Company in black ink.

Number of Parcels Shown

THIS FORM NOT TO BE DUPLICATED

**OLD REPUBLIC TITLE
COMPANY**

RECORDATION REQUESTED BY:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

03 0015353 ²

WHEN RECORDED MAIL TO:

MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

SEND TAX NOTICES TO:

SANG HWA YI
545 S. MANHATTAN PL., #19
LOS ANGELES, CA 90020

FOR RECORDER'S USE ONLY

ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF RENTS dated December 23, 2002, is made and executed between SANG HWA YI, A SINGLE WOMAN, whose address is 545 S. MANHATTAN PL., #19, LOS ANGELES, CA 90020 (referred to below as "Grantor") and MIRAE BANK, whose address is 2140 WEST OLYMPIC BLVD., LOS ANGELES, CA 90006 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor hereby assigns, grants a continuing security interest in, and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE (S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE (S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Property or its address is commonly known as 4623-4625 S. FIGUEROA ST., LOS ANGELES, CA 90037.

This is an absolute assignment of Rents made in connection with an obligation secured by property pursuant to California Civil Code section 2938.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment or any Related Documents, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the use of cash collateral in a bankruptcy proceeding.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that:

Ownership. Grantor is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

Right to Assign. Grantor has the full right, power and authority to enter into this Assignment and to assign and convey the Rents to Lender.

No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any instrument now in force.

No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Assignment.

LENDER'S RIGHT TO RECEIVE AND COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

OLD REPUBLIC TITLE

1429020920

2



WHEN RECORDED MAIL TO:

Wilshire State Bank
Attn.: Note Department
3200 Wilshire Blvd.
Los Angeles, CA 90010

SEND TAX NOTICES TO:

SANG HWA YI
545 S. MANHATTAN PLACE #19
LOS ANGELES, CA 90020

FOR RECORDER'S USE ONLY

5018-029-019
5018-029-014

MODIFICATION OF DEED OF TRUST

2

THIS MODIFICATION OF DEED OF TRUST dated February 02, 2010, is made and executed between SANG HWA YI, A SINGLE WOMAN ("Trustor") and Wilshire State Bank, whose address is Commercial Finance Department, 3200 Wilshire Blvd, Los Angeles, CA 90010 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated December 23, 2002 (the "Deed of Trust") which has been recorded in LOS ANGELES County, State of California, as follows:

DEED OF TRUST DATED DECEMBER 23, 2002 AND RECORDED JANUARY 3, 2003 IN THE OFFICIAL RECORDS OF LOS ANGELES COUNTY AS INSTRUMENT NO. 03-0015352.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in LOS ANGELES County, State of California:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE(S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE(S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The Real Property or its address is commonly known as 4623-4625 S. FIGUEROA STREET, LOS ANGELES, CA 90037.

MODIFICATION. Lender and Trustor hereby modify the Deed of Trust as follows:

THE LOAN TERM IS EXTENDED TO MAY 31, 2014 DUE / 25 YEARS AMORTIZATION WITH CURRENT OUTSTANDING BALANCE OF \$86,700.00.

THE FLOOR RATE OF 6.00% IS HEREBY ADDED TO SUBJECT REAL ESTATE TERM LOAN.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED FEBRUARY 02, 2010.

TRUSTOR:

SANG HWA YI

7c

OLD REPUBLIC TITLE

**RECORDING REQUESTED BY:
WILSHIRE STATE BANK**

**WHEN RECORDED MAIL TO:
WILSHIRE STATE BANK
3200 WILSHIRE BLVD., 7TH FLOOR
LOS ANGELES, CA 90010**

**LOAN# 91850230
ESCROW NO:
TITLE ORDER NO:**



g

1742001098

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 5018-029-019
5018-029-014

4

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

THIS AGREEMENT, made FEBRUARY 2, 2010 , by

SANG HWA YI, A SINGLE WOMAN

owner of the land hereinafter described and hereinafter referred to as "Owner," and

MIRAE BANK (IS NOW PART OF WILSHIRE STATE BANK)

present owner and holder of the deed of trust and note first hereinafter described and hereinafter referred to as "Beneficiary,"

WITNESSETH

THAT WHEREAS, SANG HWA YI, A SINGLE WOMAN, did execute a deed of trust, dated FEBRUARY 14, 2003, to OLD REPUBLIC TITLE COMPANY as trustee, covering:

PARCEL 1:

LOTS 1, 2 AND THE NORTH 6.67 FEET OF LOT 3 OF THE BAXTER TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 37 PAGE(S) 32 OF MISCELLANEOUS RECORDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 3 OF YOUNG AND ADAMS TRACT, IN THE CITY OF LOS ANGELES, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 2423 PAGE(S) 209 OF DEEDS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

to secure a note in the sum of \$150,000.00 dated FEBRUARY 14, 2003, in favor of OLD REPUBLIC TITLE COMPANY, which deed of trust was recorded as Instrument No. 03-0472632, on FEBRUARY 19, 2003, in book , page , Official Records of said county; and

WHEREAS, Owner has executed, or is about to execute, a deed of trust and note in the sum of \$120,000.00, Dated DECEMBER 23, 2002, ** in favor of MIRAE BANK (IS NOW PART OF WILSHIRE STATE BANK), hereinafter referred to as "Lender," payable with interest and upon the terms and conditions described therein, which deed of trust is to be recorded concurrently herewith; and ** and recorded on JANUARY 3, 2003 as instrument no #03-0016352

APN:

8c

EXHIBIT B

ASSIGNED INSPECTOR: CLAUDE NUCKOLS

Date: June 28, 2012

JOB ADDRESS: 4625 SOUTH FIGUEROA STREET, LOS ANGELES, CA.

ASSESSORS PARCEL NO. (APN): 5018-029-014

Last Full Title: 05-15-2012

Last Update to Title:

LIST OF OWNERS AND INTERESTED PARTIES

1). SANG HWA YI
803 FOXWORTH AVENUE
VALINDA, CA 91744

Capacity: OWNER

2). SANG HWA YI
545 S MANHATTAN PL #19
LOS ANGELES, CA 90020-4479

Capacity: OWNER

3). MIRAE BANK
NOTE CENTER
2140 WEST OLYMPIC BLVD.
LOS ANGELES, CA 90006

Capacity: INTERESTED PARTY

Property Detail Report

For Property Located At



CoreLogic

RealQuest Professional

4625 S FIGUEROA ST, LOS ANGELES, CA 90037-3150

Owner Information:

Owner Name: YI SANG H
 Mailing Address: 545 S MANHATTAN PL #19, LOS ANGELES CA 90020-4479 C018
 Phone Number: Vesting Codes: //

Location Information:

Legal Description: YOUNG AND ADAMS TRACT LOT 3
 County: LOS ANGELES, CA APN: 5018-029-014
 Census Tract / Block: 2321.20 / 3 Alternate APN:
 Township-Range-Sect: Subdivision: BAXTER
 Legal Book/Page: Map Reference: 52-A3 / 674-B4
 Legal Lot: 3 Tract #:
 Legal Block: School District: LOS ANGELES
 Market Area: Munic/Township:
 Neighbor Code:

Owner Transfer Information:

Recording/Sale Date: / Deed Type:
 Sale Price: 1st Mtg Document #:
 Document #:

Last Market Sale Information:

Recording/Sale Date: 04/30/1998 / 1st Mtg Amount/Type: \$223,900 / CONV
 Sale Price: \$280,000 1st Mtg Int. Rate/Type: /
 Sale Type: FULL 1st Mtg Document #:
 Document #: 726617 2nd Mtg Amount/Type: \$27,950 / CONV
 Deed Type: GRANT DEED 2nd Mtg Int. Rate/Type: /
 Transfer Document #: Price Per SqFt: \$560.00
 New Construction: Multi/Split Sale:
 Title Company:
 Lender: COUNTRYWIDE HM LNS INC
 Seller Name: CLINTON MICHAEL J

Prior Sale Information:

Prior Rec/Sale Date: 07/26/1983 / Prior Lender:
 Prior Sale Price: \$127,000 Prior 1st Mtg Amt/Type: /
 Prior Doc Number: 849775 Prior 1st Mtg Rate/Type: /
 Prior Deed Type: DEED (REG)

Property Characteristics:

Year Built / Eff: 1963 / 1963	Total Rooms/Offices:	Garage Area:
Gross Area: 500	Total Restrooms:	Garage Capacity:
Building Area: 500	Roof Type:	Parking Spaces:
Tot Adj Area:	Roof Material:	Heat Type:
Above Grade:	Construction:	Air Cond:
# of Stories: 1.00	Foundation: CONCRETE	Pool:
Other Improvements:	Exterior wall: STUCCO	Quality: AVERAGE
	Basement Area:	Condition:

Site Information:

Zoning: LAC2	Acres: 0.21	County Use: USED CAR SALES (2610)
Lot Area: 9,327	Lot Width/Depth: x	State Use:
Land Use: AUTO SALES	Commercial Units:	Water Type:
Site Influence:	Sewer Type:	Building Class:

Tax Information:

Total Value: \$155,224	Assessed Year: 2011	Property Tax: \$2,325.31
Land Value: \$139,065	Improved %: 10%	Tax Area: 6660
Improvement Value: \$16,159	Tax Year: 2011	Tax Exemption:
Total Taxable Value: \$155,224		

Comparable Summary

For Property Located At



CoreLogic

RealQuest Professional

4625 S FIGUEROA ST, LOS ANGELES, CA 90037-3150

1 Comparable(s) found. (Click on the address to view more property information)

▶ View Report

▶ Configure Display Fields

▶ Modify Comparable Search Criteria

Summary Statistics For Selected Properties: 1

	Subject Property	Low	High	Average
Sale Price	\$280,000	\$555,000	\$555,000	\$555,000
Bldg/Living Area	500	500	500	500
Price/Sqft	\$560.00	\$1,110.00	\$1,110.00	\$1,110.00
Year Built	1963	2000	2000	2000
Lot Area	9,327	22,620	22,620	22,620
Bedrooms	0	0	0	0
Bathrooms/Restrooms	0	1	1	1
Stories	1.00	0.00	0.00	0.00
Total Value	\$155,224	\$116,163	\$116,163	\$116,163
Distance From Subject	0.00	22.16	22.16	22.16

*= user supplied for search only

<input checked="" type="checkbox"/> # F	Address	Sale Price	Yr Bilt	Bed	Baths/Restrooms(Full)	Last Recording	Bld/Liv	Lot Area	Dist
Subject Property									
	4625 S FIGUEROA ST	\$280,000	1963			04/30/1998	500	9,327	0.0
Comparables									
<input checked="" type="checkbox"/> 1	12151 SAN FERNANDO RD	\$555,000	2000		1	04/10/2012	500	22,620	22.16

Comparable Sales Report

For Property Located At



CoreLogic

RealQuest Professional

4625 S FIGUEROA ST, LOS ANGELES, CA 90037-3150**1 Comparable(s) Selected.**

Report Date: 06/06/2012

Summary Statistics:

	Subject	Low	High	Average
Sale Price	\$280,000	\$555,000	\$555,000	\$555,000
Bldg/Living Area	500	500	500	500
Price/Sqft	\$560.00	\$1,110.00	\$1,110.00	\$1,110.00
Year Built	1963	2000	2000	2000
Lot Area	9,327	22,620	22,620	22,620
Bedrooms	0	0	0	0
Bathrooms/Restrooms	0	1	1	1
Stories	1.00	0.00	0.00	0.00
Total Value	\$155,224	\$116,163	\$116,163	\$116,163
Distance From Subject	0.00	22.16	22.16	22.16

* = user supplied for search only

Comp #:	1			Distance From Subject:	22.16 (miles)
Address:	12151 SAN FERNANDO RD, SYLMAR, CA 91342				
Owner Name:	SYLMAR DEV LLC				
Seller Name:	NISSING LIVING TRUST				
APN:	2611-010-005	Map Reference:	2-D5 / 481-J6	Building Area:	500
County:	LOS ANGELES, CA	Census Tract:	1066.48	Total Rooms/Offices:	
Subdivision:	1	Zoning:	LAC2	Total Restrooms:	1.00
Rec Date:	04/10/2012	Prior Rec Date:		Yr Built/Eff:	2000 / 2000
Sale Date:	03/30/2012	Prior Sale Date:		Air Cond:	
Sale Price:	\$555,000	Prior Sale Price:		Pool:	
Sale Type:	FULL	Prior Sale Type:		Roof Mat:	
Document #:	536836	Acres:	0.52		
1st Mtg Amt:		Lot Area:	22,620		
Total Value:	\$116,163	# of Stories:			
Land Use:	AUTO SALES	Park Area/Cap#:	/		