

DOC # 2014-0047930
02/04/2014 01:58 PM Fees: \$0.00
Page 1 of 14
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & Recorder

FNT-ZE

OFFICIAL BUSINESS
Exempt from Recording Fees
Pursuant to Government Code § 6103

When Recorded Mail to:

Community Development Department
City of Riverside
Attn: Housing Manager
3900 Main Street, 3rd Floor
Riverside, California 92522

**This document was electronically submitted
to the County of Riverside for recording**
Received by: MGREGSTON

Project: 2325 11th Street Infill Project
APN: 221-031-018

11732-991

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

AGREEMENT AND COVENANTS, CONDITIONS
AND RESTRICTIONS AFFECTING REAL PROPERTY
INCLUDING OWNER - OCCUPANCY
AND AFFORDABILITY RESTRICTIONS

THIS AGREEMENT AND COVENANTS, CONDITIONS AND RESTRICTIONS
AFFECTING REAL PROPERTY INCLUDING OWNER - OCCUPANCY AND
AFFORDABILITY RESTRICTIONS ("Agreement") is entered into this 15th day of
January, 2014 (the "Effective Date") by and between the CITY OF RIVERSIDE, a
California charter city and municipal corporation ("City") and Alfred O. Hernandez, as his sole
and separate property ("Owners"), with reference to the following facts:

RECITALS

WHEREAS, the City is a California municipal corporation which has received funds
from the United States Department of Housing and Urban Development ("HUD") pursuant to
the federal government's HOME Program, 42 U.S.C. 12701, et seq. ("HOME Program"), to be
used for the purposes of this Agreement in accordance with the HOME Regulations; and

WHEREAS, the City is providing the Developer with federal HOME Investment
Partnerships Program funds to develop a New Home. The New Home must be made available
to persons and families of low-income households. In fulfillment of this obligation, the City and
the Developer have agreed to make the New Home available for acquisition by the Qualified
Home Buyer from the Development subject to the terms and conditions of the HOME
Investment Partnerships Act and HOME Investment Partnerships Program, 42 U.S.C. Section
12701, et seq., and the implementing regulations thereto set forth in 24 CFR, Section 92.1 et
seq. (the "Act") and this Agreement; and

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WHEREAS, the Owners are the owners of the certain real property known as 2325 11th Street, Riverside, California, Assessor's Parcel Number 221-031-018 (the "Property"), which is described on Exhibit A attached hereto and incorporated herein by reference, which will benefit from the Program; and

WHEREAS, the City requires the recordation of covenants, conditions and restrictions on affordable owner-occupied single family housing that is assisted with money from the HOME Program; and

WHEREAS, the City and the Owner have agreed to impose certain continuing obligations related to and on the Property; and

WHEREAS, the Owner agrees to maintain the owner-occupied single family home for a period of twenty (20) years following the date on which the Owner takes ownership of the Property; and

WHEREAS, the Owner agrees that the residents within the Property are persons or families of very low or low income, whose income does not exceed eighty percent (80%) of the Riverside County Median Income; and

WHEREAS, the City has an interest in insuring that owner-occupied single family housing in the City of Riverside is properly maintained and that the City of Riverside remains attractive and that housing is available for low income families.

NOW, THEREFORE, in consideration of the promises contained below and other good and sufficient consideration, the receipt of which is hereby acknowledged, the City and the Owner agree that the Property against which these covenants, conditions and restrictions are recorded shall be held, sold and conveyed subject to the following covenants, conditions and restrictions.

1. Period of Affordability (Twenty (20) Years). The City supports Affordable Housing for very low and low income families residing within the City of Riverside as set forth in regulations published by HUD in the HOME Investment Partnerships Program Final Rule 24 CFR Part 92 as set forth in § 92.205. Owner agrees and understands that the City's allocation of Housing Funds requires that the Property remain affordable pursuant to this Agreement for not less than Twenty (20) years.

Pursuant to 24 CFR 92.254(a)(ii), the City requires that HOME funds be recaptured if the housing does not continue to be the principal residence of the family for the duration of the Period of Affordability. If all or any part of the Property or any interest in it is sold, rented, refinanced, conveyed or transferred (or if a beneficial interest in Borrower is sold, rented, refinanced, conveyed, or transferred and Borrower is not a natural person), the "Equity", as hereafter defined, in the Property shall be shared between the Borrower and the City on the following basis:

Note: The amount of equity due to the City will be based on the percentage of gap financing provided initially to the homebuyer. The

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equity share shall be calculated by subtracting the seller's applicable closing costs, seller's cash contribution in the original purchase price, and the documented value of capital improvements from the gross appreciation amount. Upon sale of the unit, the City's principal will be paid along with the calculated proportion of equity.

The following example assumes the following: (a) **Future Sales Price** (in the example \$280,000), (b) **Original Purchase Price** of \$200,000, (c) **Seller's initial contribution** at original purchase (down payment, closing costs, etc.), (d) **Seller's closing costs**, (e) **Net Appreciation**, (f) **City's gap loan**, (g) **City's Equity Share** as a % of its investment in the original purchase (for example \$30,000 Original City Loan is 15% of the original purchase price), (i) total due to City, and (j) **Seller's Share**. *The table is for the purpose of illustration only.*

Future Sales Price (a)	Original Purchase Price (b)	Seller's Initial Contribution (c)	Capital Improvements (d)	Seller's closing costs (e)	Net Appreciation (f) (a-b-c-d-e)	City's Gap Loan (g)	City's Equity Share (15% of (f)) (h)	Total due to the City (i) ((g) + (h))	Seller's Share (j) ((f) - (i))
\$280,000	\$200,000	\$6,000	\$8,000	\$14,000	\$52,000	\$30,000	\$7,800	\$37,800	\$14,200

In this example, the finance charge/equity-share amounts will vary depending on the gross sales price, net sales price, the amount of equity, and total assistance received from the City

In the event that no Net Appreciation exists at the time of transfer or sale, the HOME funds will still be due and payable. In the event that negative Net Appreciation situation exists, and the full amount of the HOME funds are not available to be recaptured, the amount of HOME funds required to be repaid to the City will be as set forth in 24 CFR 92.254(a)(ii)(A)(3). The formulas are as follows:

$$\frac{\text{HOME Investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME Investment} + \text{Homebuyer Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

Please note that the equity share requirement will remain in effect for the entire period of the gap loan. There will be no forgiveness of the equity share.

_____ A.O.H

Borrower's Initials

2. Definitions. For purposes of this Agreement, the following definitions shall apply:

(a) Low income family. A family whose annual income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median income for the area on the basis of HUD's findings that such variations are necessary because of unusually high or low family incomes.

(b) Very low income family. A family whose annual income does not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments

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for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median income for the area if HUD finds that such variations are necessary because of unusually high or low family incomes.

(c) Single family housing. This term shall mean a one- to four- family residence, condominium unit, cooperative unit, combination of manufactured housing and lot, or manufactured housing lot.

3. Term. The terms, covenants, conditions and restrictions contained in this Agreement shall be effective for the time periods as stated in Paragraphs 1 and 4 herein.

4. Owner - Occupancy. Owner hereby agrees that Owner will occupy the Property as Owner's primary residence for a period of twenty (20) years following the date on which Owner takes ownership. Owners attempt to rent or actual rental of the Property for any purpose during the twenty (20) year period of restriction shall be a material breach of this Agreement and shall entitle City to exercise all available legal and equitable remedies.

It is expressly understood, acknowledged, and covenanted by the Owner for itself and its successors, assigns and grantees, that the Property or any part thereof shall only be used and maintained for owner-occupied single family residence. Therefore, the Owner, its successors, assigns or grantees, shall not rent, lease, or sublease the Property (including any improvement or fixture thereto) or any part thereof, or otherwise transfer or attempt to transfer a tenancy or leasehold interest in the Property (including any improvement or fixture thereto) or any part thereof.

City and Owner acknowledge that this owner-occupancy covenant is a condition to and consideration for the assistance provided to Owner. In administering the Program, City is implementing the objective of increasing the ratio of decent, safe and sanitary owner-occupied single family residences to rental property throughout the City. In furtherance of this public use and purpose, Owner for itself and its successors, assigns and grantees, also agrees not to rent, lease, license or otherwise permit a non-owner of the Property to take possession and control thereof. Owner, for itself, and its successors, assigns and grantees agrees and consents that this owner-occupancy restriction may be enforced by the City through specific performance. As an additional alternative, in the event of a material breach by the failure to use and maintain the Property as an owner-occupied single family residence, City may demand the immediate repayment of any assistance provided to the Owner and Owner shall be required to do so within fifteen (15) days of said demand.

5. Income Requirement; Qualified Transfer of Property. Owners covenant and agree that the residents within the Property are persons or families of very low or low income, whose income does not exceed eighty percent (80%) of the Riverside County Median Income. The Riverside County Median Income shall mean the median income for a family of four (4) residing in Riverside County.

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A prospective purchaser must be low income and such income level is determined at either the time the household initially occupies the Property or at the time the Housing Funds are invested, whichever is later.

During the Term, the Property, or any interest therein, shall not be conveyed by any transfer except with the express written consent of the City, which consent shall be given only if the transfer is consistent with the City's goal of creating, preserving, maintaining and protecting affordable housing in the City for eligible persons and families. Owners attempt to sell or transfer the Property without the express written consent of the City during the twenty (20) year period of restriction shall be a material breach of this Agreement and shall entitle City to exercise all available legal and equitable remedies.

6. Disclosure Requirements. Prior to the execution of a purchase and sale agreement between the Owners and any subsequent purchaser of the Property, and prior to the execution of a purchase and sale agreement between any subsequent owner of the Property and any subsequent purchasers, the Owners or subsequent owner (as may be applicable) shall disclose, in writing, to each purchaser the fact that the property has been assisted by HOME Investment Partnerships Program Funds and that the requirements, including the owner-occupancy and income level requirements, stated in this Agreement will remain in effect for the term described in Section 3.

7. Monitoring by the City. On or about July 1st. of each calendar year, the City will mail a form to the record owner of the Property requesting the information set forth in Sections 4 and 5. The Owners of the Property shall complete the form and return it to the City within thirty (30) calendar days after receipt of the request from the City.

8. Binding on the Successors in Interest. The Owners hereby covenant and agree that their successors, assigns and grantees, and every successor in interest to the Property, or any part thereof, shall comply with each and every term, covenant, condition and restriction contained in this Agreement. The covenants, conditions and restrictions of this Agreement shall run with the land, any other provision of law notwithstanding, and shall be enforceable by the City in an action for specific performance against the Owners and their successors in interest.

9. Maintenance of Property.

(a) The Owners and all subsequent successors, assigns and grantees of the Property shall maintain the Property, dwelling unit, improvements, landscaping and fixtures in good repair and shall keep the Property free from any accumulation of debris or waste materials, consistent with the customary practice and so as not to create a nuisance, or violate any provision of the City of Riverside Municipal Code.

(b) All exterior painted surfaces shall be maintained at all times in a clean and presentable manner, free from chipping, cracking and defacing marks. Any such defacing marks shall be cleaned or removed within the time as set forth in subparagraph (d) below.

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(c) The Owners shall at all times maintain the front exterior, visible side exteriors and yard in a clean, safe and presentable manner, free from defacing marks or any disrepair. The Owners shall maintain and/or repair the front exterior, rear, visible side yard and exterior of the dwelling unit.

(d) All graffiti and defacement of any type, including marks, words and pictures, must be removed and any necessary painting or repair completed within one (1) week of their creation or within one (1) week after notice to Owners.

(e) Driveways. All driveways must be paved and maintained with impervious material in accordance with the City Municipal Code.

(f) Fencing. All fencing on the Property must comply with the City Municipal Code.

(g) Prohibition re Vehicles. Off-street parking spaces and areas of the Property may not be used for the sale, display or repair of motor vehicles, motorized or nonmotorized recreational vehicles.

10. Insurance. Owners shall maintain, during the term of this Agreement, an all risk property insurance policy insuring the Property in an amount equal to or exceeding the Replacement Value of the Property. The policy shall name the City as loss payee and shall contain a statement of obligation on behalf of the carrier to notify the City of any material change, cancellation or termination of coverage at least thirty (30) days in advance of the effective date of such material change, cancellation or termination. Owners shall transmit a copy of the certificate of insurance and loss payee endorsement to the City within thirty (30) days of the effective date of this Agreement, and Owners shall annually transmit to City a copy of the certificate of insurance and a loss payee endorsement, signed by an authorized agent of the insurance carrier setting forth the general provisions of coverage. The copy of the certificate of insurance and loss payee endorsement shall be transmitted to City in accordance with the provisions of Section 21. Any certificate of insurance must be in the types, limits, forms and ratings required by the City's Risk Manager or City Attorney, or a designee.

11. Remedies for Breach. Upon breach of any of the covenants, conditions or restrictions set forth in this Agreement, the City may exercise any and all remedies available to it at law or equity. These remedies include, without limitation, an action for injunctive relief or specific performance. In the event of a breach of the covenant regarding maintenance of the Property, as set forth in Section 9 of this Agreement, the City Manager for the City of Riverside, or his or her designee, shall give written notice to the Property Owners (as listed on the last equalized tax assessment roll) describing the conditions constituting the breach, demanding that such conditions be corrected, and notifying the Owners of the City's intention to enter upon the Property to correct such conditions. At any time within fifteen (15) calendar days following the giving of the notice described in the previous sentence, the Owners may request, in writing, a hearing to determine whether the conditions of the Property or the dwelling unit constitute a breach of Section 9 of this Agreement. This hearing shall be held within thirty (30) calendar

days following the City's receipt of written request from the Owners and shall be held before the City Manager, or his or her designee. At this hearing, the Owners shall be allowed to introduce evidence in support of his or her position and shall have the right to question those witnesses and evidence against him or her. A transcript or electronic recording of the hearing may be made. At the end of this hearing, the City Manager, or his or her designee, shall make a finding, based upon substantial evidence in the record of the hearing, as to whether the conditions of the dwelling unit or Property constitute a breach of the terms of Section 9 of this Agreement. The decision of the City Manager shall be final and there shall be no right of appeal to the City Council.

If the City Manager, or his or her designee finds that the conditions of the dwelling unit or the Property constitute a breach of Section 9 of this Agreement, then the City shall so notify the Owners in writing and the Owners shall have five (5) calendar days following this written notice to correct or abate such breach. If the conditions are not corrected to the reasonable satisfaction of the City Manager, then the City, its employees or its agents may enter upon the Property to remedy and abate the conditions creating the breach. The City shall be entitled to recover its costs of remedying the conditions creating the breach, including, without limitation, administrative, overhead, and engineering costs. Such costs shall become a lien upon the Property pursuant to Civil Code § 2881, immediately due and payable, and the City may collect such costs through the appropriate civil proceedings.

The provisions of this Section 11 are supplemental to all other legal rights and remedies available to the City. Nothing in this Agreement shall modify, limit or circumscribe any other rights, remedies and powers available to the City if Owners work is found to be substantially out of compliance with the purpose or requirements of this Covenant by the City Manager of the City of Riverside.

12. Nondiscrimination. There shall be no discrimination against or segregation of any person, or any group of persons, on account of race, color, religion, creed, national origin, ancestry, physical handicap, age, marital status, sex or sexual orientation, in the sale, transfer, use, occupancy or enjoyment of the Property or the dwelling unit; nor shall the Owners or any persons claiming under or through the Owners establish or permit any such practice or practices of discrimination or segregation with reference to the Property or the dwelling unit.

13. City as Beneficiary. The City is the beneficiary of the terms and provisions of this Agreement and the covenants, conditions and restrictions running with the land, both for and in its own right, and for the purposes of protecting the interests of the community and other parties, public or private, for whose benefit this Agreement and the covenants, conditions and restrictions running with the land have been provided. This Agreement and the covenants shall run in favor of the City without regard to whether the City has been, remains, or is an owner or has any interest in the Property or in any other parcel in the City. The City shall have the right, but not the obligation, to exercise all rights and remedies and to maintain any actions at law or in equity or any other proceedings to enforce the covenants, conditions and restrictions contained in this Agreement.

14. Nonwaiver. The failure of City to enforce any one or more of the covenants, conditions or restrictions contained in this Agreement on any one or more occasions shall not constitute a waiver of the City's right to enforce the covenants, conditions and restrictions in the future.

15. Entire Agreement. This document contains the entire Agreement between the City and the Owners with respect to those matters contained herein. This Agreement may be modified only by a writing duly subscribed by both the City and the Owner. Notwithstanding the foregoing, the parties acknowledge that additional covenants, conditions and restrictions may be recorded against the Property in the future. In the event of a conflict or inconsistency between the provisions of this Agreement and such future covenants, conditions and restrictions, the document providing the greater measure of control, greater length of time, or more stringent requirement shall govern and supersede the other document to the extent of such conflict or inconsistency. Other than with respect to a conflict or inconsistency, the provisions of this Agreement and the provisions of any future covenants, conditions and restrictions shall be interpreted and enforced to give effect to the requirements of both documents.

16. Attorney's Fees. In the event that the City or Owners, or any successor in interest of the Owners, brings an action or begins any other proceeding to contest the validity of this Agreement or to enforce any of the covenants, conditions or restrictions in this Agreement, the prevailing party in any such action or proceeding shall be entitled to recover from the other party its reasonable costs and expenses associated with such action or proceeding. These costs and expenses shall include, but shall not be limited to, the costs of arbitration, reasonable attorneys fees, expenses associated with the action or proceeding, and the costs of all administrative proceedings and hearings. If payable by the Owners or their successors in interest, such costs and expenses shall become a lien upon the Property pursuant to Civil Code § 2881, et seq., immediately due and payable, and that lien may be enforced by the City through the appropriate civil proceedings.

17. Interpretation. The Section headings used in this Agreement are for the purposes of convenience only and shall not in any way limit, alter or amend the express terms of each Section. Any pronouns used in this Agreement shall be construed to represent either the singular or the plural, masculine or feminine, as the case shall demand.

18. Severability. If any term, provision, or section of this Agreement is declared by a court of competent jurisdiction to be invalid or unenforceable, the City and the Owners agree that invalid portion or section may be severed from the remainder of this Agreement and the remainder of the Agreement may be enforced in its entirety.

19. Nuisance. The result of every act or omission whereby the covenants contained in this Agreement are violated in whole or in part is hereby declared to be and constitutes a nuisance. Every remedy allowable at law or equity, against a nuisance, either public or private, shall be applicable against every such result and may be exercised by the City without derogation of the City's rights under law.

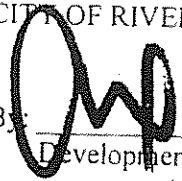
20. Covenant Against Partition. The Owners hereby covenant for themselves and for their heirs, representatives, successors and assigns, that it will not institute legal proceedings or otherwise seek to effect partition of their right and interest in the Property or the burdens running with the land as a result of this Agreement.

21. Notices. All notices required to be given by this agreement shall be in writing and shall be personally delivered or mailed by first class registered or certified mail. All notices given by mail shall be deemed delivered seventy-two (72) hours after the date and time of deposit, as shown on a receipt issued by the United States Postal Service. All notices to the Owner shall be addressed to the Property. All notices to the City shall be addressed to City of Riverside, 3900 Main Street, Riverside, California 92522. Owners address shall be the Property address for notices and may be changed only by written notice given in accordance with the terms of this provision.

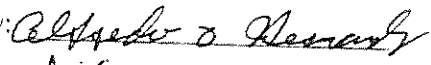
23. Cumulative Remedies. The remedies herein provided for breach of the covenants contained in this Agreement shall be deemed cumulative, and none of such remedies shall be deemed exclusive.

24. Authority. The individuals executing this Agreement and the instruments referenced herein on behalf of Owner each represent and warrant that they have the legal power, right and actual authority to bind Owner to the terms and conditions hereof and thereof.

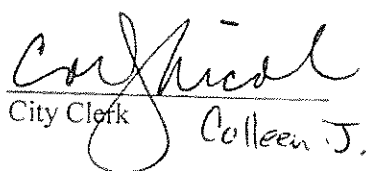
CITY OF RIVERSIDE

By: 
Development Director
Emilio Ramirez

OWNER(S):


By: 
Alfredo O. Hernandez

ATTEST:

By: 
City Clerk
Colleen J. Nical

By: _____

APPROVED AS TO FORM:

By: 
Deputy City Attorney
Kristi J. Smith

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

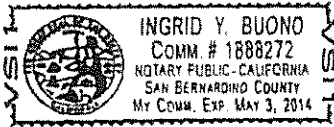
State of California

County of San Bernardino

On December 18, 2013 before me, Ingrid Y. Buono, A Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Alfredo O. Hernandez
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that ~~he~~ she ~~they~~ executed the same in ~~his~~ her ~~their~~ authorized capacity(ies), and that by ~~his~~ her ~~their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



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

WITNESS my hand and official seal.

Signature: [Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____ Signer's Name: _____

- | | | | |
|---|---|---|---|
| <input type="checkbox"/> Corporate Officer — Title(s): _____
<input type="checkbox"/> Individual
<input type="checkbox"/> Partner — <input type="checkbox"/> Limited <input type="checkbox"/> General
<input type="checkbox"/> Attorney in Fact
<input type="checkbox"/> Trustee
<input type="checkbox"/> Guardian or Conservator
<input type="checkbox"/> Other: _____ | <p style="text-align: center; font-weight: bold; font-size: small;">RIGHT THUMBPRINT OF SIGNER</p> <p style="text-align: center; font-size: x-small;">Top of thumb here</p> | <input type="checkbox"/> Corporate Officer — Title(s): _____
<input type="checkbox"/> Individual
<input type="checkbox"/> Partner — <input type="checkbox"/> Limited <input type="checkbox"/> General
<input type="checkbox"/> Attorney in Fact
<input type="checkbox"/> Trustee
<input type="checkbox"/> Guardian or Conservator
<input type="checkbox"/> Other: _____ | <p style="text-align: center; font-weight: bold; font-size: small;">RIGHT THUMBPRINT OF SIGNER</p> <p style="text-align: center; font-size: x-small;">Top of thumb here</p> |
|---|---|---|---|

Signer is Representing: _____ Signer is Representing: _____

C/A-1263.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

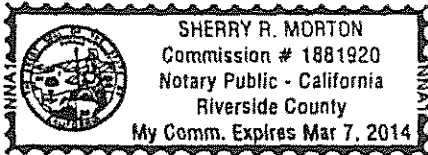
State of California

County of Riverside }

On January 15, 2014 before me, Sherry R. Morton, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Colleen J. Nicol
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



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

WITNESS my hand and official seal.

Signature: Sherry R. Morton
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: 5325 11th Street Infill Project

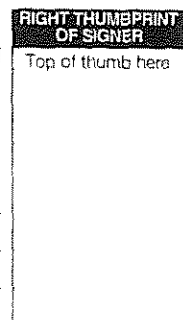
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____ Signer's Name: _____

- | | |
|--|--|
| <input type="checkbox"/> Corporate Officer — Title(s): _____ | <input type="checkbox"/> Corporate Officer — Title(s): _____ |
| <input type="checkbox"/> Individual | <input type="checkbox"/> Individual |
| <input type="checkbox"/> Partner — <input type="checkbox"/> Limited <input type="checkbox"/> General | <input type="checkbox"/> Partner — <input type="checkbox"/> Limited <input type="checkbox"/> General |
| <input type="checkbox"/> Attorney in Fact | <input type="checkbox"/> Attorney in Fact |
| <input type="checkbox"/> Trustee | <input type="checkbox"/> Trustee |
| <input type="checkbox"/> Guardian or Conservator | <input type="checkbox"/> Guardian or Conservator |
| <input type="checkbox"/> Other: _____ | <input type="checkbox"/> Other: _____ |



Signer Is Representing: _____ Signer Is Representing: _____

C/A-1263

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

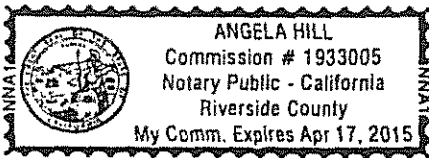
CIVIL CODE § 1189

State of California }
County of Riverside }

On January 29, 2014 before me, Angela Hill, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Emilio Ramirez
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name ~~is/are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies); and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



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

WITNESS my hand and official seal.

Signature: Angela Hill
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: 2355 14th street

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____ Signer's Name: _____

Corporate Officer — Title(s): _____ Corporate Officer — Title(s): _____

Individual Individual

Partner — Limited General Partner — Limited General

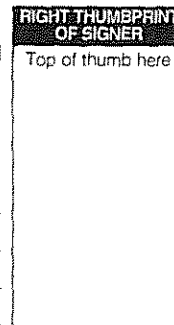
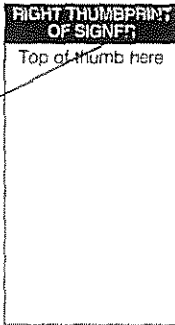
Attorney in Fact Attorney in Fact

Trustee Trustee

Guardian or Conservator Guardian or Conservator

Other: _____ Other: _____

Signer Is Representing: _____ Signer Is Representing: _____



PRELIMINARY REPORT
YOUR REFERENCE: 11385CR

Fidelity National Title Company
ORDER NO.: 00011732-991-1E1-BS2

EXHIBIT A

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF RIVERSIDE, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

Lot 123 of Garfield Place, in the City of Riverside, County of Riverside, State of California, as shown by map on file Book 6 Page 27 of Maps, records of San Bernardino County, California.

APN: 221-031-018-8