



LCS

financial
services corporation

6782 South Potomac Street
Suite 100
Centennial, CO 80112
Monday - Friday, 8am - 5pm MST

July 21, 2015

THE FRESH START FIRM

Derrick Spearman, [REDACTED]
PO BOX 71476
PHOENIX, AZ 85050

RE: LCS Account #: **411882**
Current Creditor: **Ocwen Loan Servicing, LLC, successor in interest to Litton Loan Servicing**
Current Credit Account #: **15900004**
Original Creditor: **America's Wholesale Lender**
Address Of Original Creditor: **4500 Park Granada MSN# SVB-314, Calabasas, CA 91302**
Original Creditor Acc #:

Dear Derrick Spearman, [REDACTED]

Pursuant to your request, our office is providing evidence of the lien for your client [REDACTED] that is currently secured against the property that was created on March 14, 2006 against [REDACTED] Victoville, CA 92394.

All pertinent creditor information is included above and we have enclosed documentation evidencing the existence of this lien. Although a Chapter 7 discharge eliminates debt as a personal liability, it does not affect a lien that provides security which attached to the property.

Now that we have provided evidence of a valid lien for your client [REDACTED], contact our office at 1-888-864-0363 if you wish to discuss potential resolutions to this lien. Our hours of operations are Monday through Friday 8 am to 5 pm MST.

Pursuant to the Fair Debt Collection Practices Act you are advised that LCS Financial Services Corporation is deemed to be a debt collector and any information obtained may be used for that purpose. If you were discharged in bankruptcy, LCS Financial Services Corporations understands that you are no longer personally liable for this debt.

Please consult counsel regarding the aforementioned should you have any questions. If you no longer have an ownership interest in the property, please call the Bankruptcy Department at (866)662-0363 to update our records.

Sincerely,

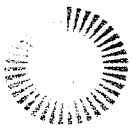
LCS Financial Services Corporation

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The state of Colorado requires that we furnish Colorado residents with the following information: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

BK V O D A T 7



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6752 South Potomac Street
Suite 100
Centennial, CO 80112
Monday - Friday, 8am - 5pm MST

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

This debt may be too old to be legally recoverable and LCS Financial Services Corporation will not take any steps to sue to collect on this debt. Moreover, a payment or a partial payment could extend the time a debt can be legally enforceable, depending on your state specific laws.

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BK VODAT7



6762 South Potomac Street, Suite 100
 Centennial, CO 80112
 866.662.9087
 M-F, 8am-5pm, Mountain Time Zone

Fax

To: Derrick Spearman	From: LCS
Fax: 877-722-7177	Date: 12-3-2015
Phone:	Pages: 3
Re: Copy of reconveyance	CC:

- Urgent**
 For Review
 Please Comment
 Please Reply
 Please Recycle

•Comments:

Per our client the reconveyance will be sent to their recording vendor, who will sign the reconveyance and then forward it to the county for recording.

CONFIDENTIALITY NOTICE: This communication is intended only for the person or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. Any unauthorized disclosure or distribution is strictly prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original message.

*This is an attempt to collect a debt any information obtained will be used for that purpose.

Recording Requested By:
OCWEN LOAN SERVICING, LLC

When Recorded Return To:
Current Trustor:
[REDACTED]
15155 PADDOCK COURT
VICTORVILLE, CA 92384

11/10/15 11:00:00 AM

SUBSTITUTION OF TRUSTEE

OCWEN LOAN SERVICING LLC (LEGACY) #0015900004 "ANDERSON" San Bernardino, California PIF;
Prepared By: Cameron Carlson, OCWEN LOAN SERVICING, LLC 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA
56704-0780 1-800-766-4622

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described below as follows:
• Original Trustor: [REDACTED] AND [REDACTED] Original Beneficiary: AMERICA'S WHOLESALE
LENDER Dated: 03/14/2008 Recorded: 03/17/2008 as Instrument No.: 2008-0181153 in the County of San
Bernardino and State of California.

AND WHEREAS, the undersigned desires to substitute a different Trustee for the purpose of reconveying said Deed
of TRUST; NOW THEREFORE the undersigned hereby substitutes T.D. SERVICE COMPANY as Trustee under
said Deed of Trust.

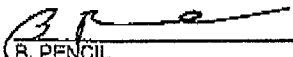
On DEC 02 2015
U.S. Bank National Association, as trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series
2006-SL1 by Ocwen Loan Servicing, LLC, its Attorney-in-Fact POA: 07/29/2013 as instrument No.: 2013-0333049

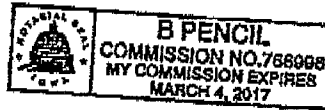

Erin Jensen, Authorized Signer

STATE OF Iowa
COUNTY OF Black Hawk

On DEC 02 2015, before me, B. PENCIL, a Notary Public in and for Black Hawk in the State of Iowa, personally
appeared Erin Jensen, Authorized Signer, personally known to me (or 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, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


B. PENCIL
Notary Expires: 03/04/2017 #768998



(This area for notarial seal)

**RECORDING REQUESTED BY
EQUITY TITLE COMPANY**

Recording Requested By:
P. WEBBER-JAMES

Return To:
COUNTRYWIDE HOME LOANS, INC.

MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423
Prepared By:
KHOAT D. TRAN

SA-111776-DM
[Escrow/Closing #]

00013322347503006
[Doc ID #]

**DEED OF TRUST AND REQUEST FOR NOTICE OF
DEFAULT**

THIS DEED OF TRUST is made this FOURTEENTH day of MARCH, 2006, among the
Trustor,
~~EDIE ANDERSON, and [REDACTED]~~ HUSBAND AND WIFE AS JOINT TENANTS

whose address is
8255 NORTH VINEYARD AVE #1500E, RANCHO CUCAMONGA, CA 91730
(herein "Borrower"),
RECON TRUST COMPANY, N.A.
225 WEST HILLCREST DRIVE MSN TO-02 THOUSAND OAKS, CA 91360-
(herein "Trustee"), and the Beneficiary,
AMERICA'S WHOLESALE LENDER
A CORPORATION

and existing under the laws of NEW YORK, whose address is
4500 Park Granada MSN# SVE-314, Calabasas, CA 91302-1613
(herein "Lender").

organized

CALIFORNIA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

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Form 3805
Amended 9/99

VMP -76(CA) (0405) CHL (09/05)(d) VMP Mortgage Solutions, Inc. (800)521-7291



DOC ID #: 00013322347503006

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SAN BERNARDINO, State of California:
LOT 11 OF AMENDED TRACT NO. 16220, IN THE CITY OF VICTORVILLE, COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 290, PAGES 85 THROUGH 95, INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAN BERNARDINO COUNTY, CALIFORNIA. EXCEPTING THEREFROM ALL OIL, GAS AND MINERAL RIGHTS AS RESERVED BY VARIOUS DEEDS OF RECORD.

Parcel ID Number: 3104-411-04-0-000
which has the address of 15156 PADDOCK COURT [Street],
VICTORVILLE [City], California 92394-7426 [ZIP Code]
(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is in a leasehold estate) are hereinafter referred to as the "Property";

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated MARCH 14, 2006 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$ 75,780.00, with interest thereon, providing for monthly installments of principal and interest on the balance of the indebtedness, if not sooner paid, due and payable on APRIL 01, 2021; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.