

Index to Documents relating to Candidacy application for Chairman of Jeffery Greenspan LD 4

A) Rule of Law (LD 4 Bylaws)

Article III Section 1 Qualifications

Article V B Section 1 B 1 Qualifications

- B) Arizona Revised Statute (ARS) 16-822-D, Vacancy of Precinct Committeeman
- C) Domicile Defined ARS 16-593 -1 and 7 ARS -16-101-B
- D) Evidence of Domicile NOT in LD-4 Recorded /5/2019, see page 4 regarding statement of residency
- E) Further evidence indicates Mr. Greenspan does not live in LD4. Affidavit of property value, showing address is in LD 2 not in LD 4. Greenspan indicates that property is his primary residence located at 14410 N Median Drive, Phoenix referred to as the LD 2 home.
- F) Further evidence of Domicile is not in LD 4. Second recorded deed of Trust dated 11/21/2020. Showing the property as a primary residence . See page 6 of 14 regarding occupancy requirements.
- G) Signature match, LD 4 sign in sheet and copy of signature off of deed that is notarized.
- H) Evidence from County Recorder, official document showing no change of voter registration since 2014, Greenspan is registered to vote at 5150 N 20th Street, #105, Phoenix, AZ 85016 refer to this as the Biltmore condo, registered under the name of Joanne Arcangelo. This information was gathered thru a public records request.
- I) Official Property Tax Record showing that Jeff Greenspan lives outside of LD 4 and shows primary residence as 14410 N Medinan Drive Phoenix 85022-4246 which is in LD2
- J) Warranty Deed Jeffery Greenspan for property 5150 N 20th Street #105 Phoenix AZ 85016 (Biltmore property) used as his PC address, dated September 2003. Tax record shows property owned by Joanne Arcangelo and tax bill is sent to Joanne Arcangelo . Maricopa County Tax Record showing bill to Joanne Arcangelo (possible family member)
- K) Google Maps shows the car that Jeff Greenspan often drives to LD 4 meetings in drive way of home at 14410 N Median Drive, Phoenix . Photo taken March 2021. In addition, photos of Mr. Greenspan's vehicle that he has seen driving to LD 4 meetings were taken on three separate dates in December 2023 in the driveway of the home in Moon Valley in LD 2, These photos have been sent via text to the nominating committee.

It appears that Mr. Greenspan has neglected to change his voter registration since 2014 despite signing legal mortgage documents transferring the Biltmore property in 2003. Mr. Greenspan has signed two deeds recorded with a notary signature saying that he lived at as his primary residence, the LD 2 Moon Valley residence. It is our opinion that Mr. Greenspan has either committed mortgage fraud or in fact he does live at the home at the Moon Valley at the LD 2 address and not the Biltmore address as indicated on his PC application and voter registration.

ARTICLE I: NAME

The name of this organization shall be the Arizona Legislative District 4 Republican Committee, hereinafter referred to as the District. The District is affiliated with the

Republican Party of Arizona, LLC (AZGOP) and the Maricopa County Republican Committee (MCRC).

ARTICLE II: OBJECT

The object of the District is to protect the inalienable rights endowed to us by our Creator as enumerated in the Declaration of Independence, and to limit government to its proper role as defined in the United States Constitution and Bill of Rights. In pursuance thereof, the object of the District shall further be to:

- A. Support and elect Republican candidates who promote Republican ideals.
- B. Encourage Republicans who promote Republican ideals to run for elective office.
- C. Promote Republican appointments to commissions, committees, and other appointive public offices.

- D. Assist in voter registration and promote Republican voter participation in elections.
- E. Recruit and educate precinct committeemen (PCs), and maintain a permanent Republican precinct organization.
- F. Increase the effectiveness of Republican volunteers in the cause of good government through active political participation.
- G. Promote an informed electorate through political education.

ARTICLE III: MEMBERS

Unless otherwise specified in the Arizona Revised Statutes (A.R.S.), the AZGOP bylaws, or the MCRC bylaws, the membership of the District is subject to the following rules.

SECTION 1. QUALIFICATIONS

The membership of the District consists of the total number of elected and appointed Republican Precinct Committeemen in the District as most recently published by the Maricopa County Recorder and residing in the Precinct from which elected or appointed.

Elected and appointed PCs possess all rights of membership, except that only elected PCs may:

- A. Vote at District statutory organizational meetings.
- B. Serve as District Chair.
- C. Serve as State Committeemen (SCs).
- D. Vote for nominees to fill vacancies in the State Legislature.

SECTION 2. DUTIES

In addition to those duties prescribed by the A.R.S., the AZGOP bylaws, and the MCRC bylaws, the duties of the members of the District shall be to:

- A. Support the Object of the District.

- B. Inform and serve registered Republicans in their precincts.
- C. Campaign on behalf of Republican candidates.
- D. Carry nominating petitions and distribute election information and candidate literature.
- E. Distribute signs and campaign literature for candidates.
- F. Participate in Get Out The Vote (GOTV) and Election Day activities.
- G. Help develop, maintain, and support a permanent Republican precinct organization.
- H. Regularly attend meetings of the District and the County Party.
- I. Help recruit and train new volunteers for the Republican Party.
- J. Assist the Republican Party in voter registration.
- K. Refrain from endorsing or otherwise supporting political candidates who oppose the Object of the District.

SECTION 3. TERM OF OFFICE

Unless otherwise specified by law, the term of office of a PC is two years and begins on October 1 after the primary election at which the PC was a candidate and continues until October 1 after the following primary election at which PCs are

The quorum is 50% of the number of PCs in the Precinct at such meeting.

- a. The District Chair must preside or appoint a presider. The presider must not be a member of that precinct.

- b. The Precinct Captain may be removed by majority vote and a new Captain may be elected by majority vote.

ARTICLE V: OFFICERS

SECTION 1. ELECTED OFFICERS

A. Number. The District elective offices are: Chair, First Vice Chair, Second Vice Chair, Secretary, and Treasurer.

B. Qualifications.

1. The District Chair must be an elected PC residing within the District.
2. All District elected officers must be PCs of the District continuously residing in the District.
3. If an officer moves within the District and is appointed a PC in his new precinct within 60 days, he shall continue to hold his District office.
4. No member may hold more than one elected office at a time, except that the offices of Secretary and Treasurer may be filled by the same person. If one person acts both as Secretary and Treasurer, that person has only one vote, and counts as only one member for the purpose of quorum.

C. Term.

1. Elected Officers assume their duties upon the adjournment of the meeting at which they are elected or immediately following their swearing in, whichever occurs first.
2. Officers serve (subject to removal and replacement) through the next statutory District organizational meeting or until their successors are elected.
3. If an officer of the District fails to be re-elected as a PC, a vacancy is created in that officer's position at the end of the PC term of office.

D. Vacancy. Vacancy in a District office is caused by:

1. Death.
2. Insanity, when judicially determined.
3. Failure to maintain registration as a Republican.
4. Resignation.
5. Removal from office.
6. Ceasing to be a PC residing in the District.
7. Absence from the state beyond a period of three consecutive months.
8. Ceasing to discharge the duties of office for a period of three consecutive months.
9. Failure of a person to be elected or appointed to the office.

E. Filling of Vacancies. Vacancy in any elective District office is handled pursuant to the MCRC bylaws. All officer vacancies are filled by votes of the District's

Precinct Committeemen, in accordance with the following MCRC bylaws:

1. For District Chairman, Article II, Section 4, Paragraph C.
2. For all other District Officers, Article II, Section 5.

F. Multiple Vacancies.

If the Executive Committee quorum cannot be achieved due to multiple officer vacancies, the remaining officers may appoint pro tem officers from the District membership to fill the vacancies for the sole purpose of, and for only such time as necessary, for the District to elect permanent replacements pursuant to the District bylaws. If vacancies occur in all Executive Committee offices, the MCRC Chair may appoint one facilitator for the sole purpose of, and for only such time as necessary, for the District to elect permanent replacements pursuant to the District bylaws.

G. MCRC EGC Representation.

1. In the absence of the District Chair, the First Vice Chair or Second Vice Chair, in that order, must represent the District at an MCRC EGC meeting.
2. In the absence of both the First Vice Chair and the Second Vice Chair, the District Chair may give his proxy to any other District PC to represent the District at an MCRC EGC meeting.

H. Removal.

1. The District Chair may be removed in accordance with Article II, Section 4, Paragraph D the MCRC bylaws.
2. A District officer or SC, other than the District Chair, may be removed from office at any meeting of the District by a 2/3 vote, provided that a notice of the proposed removal is sent no later than ten days prior to the meeting and an announcement of the proposed removal was made at the previous District meeting.
3. An Officer, other than the District Chair, who is not present at three or more consecutive Board meetings during a term may be removed by a majority vote at a District meeting. The Officer to be removed must be notified in writing no later than ten days prior to the meeting at which the vote will be held.

16-822. Precinct committeemen; eligibility; vacancy; duties; term

A. Any member of a recognized political party who is a registered voter in the precinct is eligible to seek the office of precinct committeeman of that party in that precinct.

B. If the number of persons who file nominating petitions for an election to fill precinct committeeman positions is less than or equal to the number of precinct committeeman positions, the county board of supervisors may cancel the election for those positions not sooner than one hundred five days before the election and appoint the person who filed the nominating petition to fill the position. If no person has filed a nominating petition to fill a position, the position is deemed vacant and shall be filled as otherwise provided by law. A precinct committeeman who is appointed pursuant to this subsection after filing a nominating petition shall be deemed an elected precinct committeeman.

C. If the number of persons who file nominating petitions for an election to fill precinct committeeman positions is more than the number of precinct committeeman positions for a recognized political party in a precinct, an additional ballot style shall be prepared for the political party in that precinct, which shall include the office of precinct committeeman. Only persons who are registered as members of that political party in that precinct may vote that precinct committeeman ballot style.

D. In addition to other provisions of law regarding removal from office, a vacancy shall exist in the office of precinct committeeman when the precinct committeeman moves from the precinct from which elected or changes political party from the party in which the precinct committeeman was elected.

E. The minimum duties of a precinct committeeman shall be to assist the precinct committeeman's political party in voter registration and to assist the voters of that political party to vote on election days. Additional duties shall be as provided for in the state committee bylaws of the precinct committeeman's political party.

F. The term of office of a precinct committeeman is two years and begins on October 1 after the primary election at which the precinct committeeman was a candidate and continues until October 1 after the following primary election at which a precinct committeeman is elected.

B.)

16-593. Rules determining residence of voter upon challenge; reading of rules upon request

A. The election board, in determining the place of residence of a person, shall be governed by the following rules, so far as applicable:

1. The residence of a person is that place in which his habitation is fixed and to which he has the intention of returning when absent.

2. A person does not gain or lose his residence by reason of his presence at or absence from a place while employed in the service of the United States or of this state, or while engaged in navigation, or while a student at an institution of learning or while kept in an almshouse, asylum or prison.

3. A person does not lose his residence by leaving his home to go to another county, state or foreign country for merely temporary purposes, with the intention of returning.

4. A person does not gain a residence in any county into which he comes for merely temporary purposes, without the intention of making that county his home.

5. If a person removes to another state with the intention of making it his residence, he loses his residence in this state.

6. If a person removes to another state with the intention of remaining there for an indefinite time, and of making the place his present residence, he loses his residence in this state, even though he has an intention of returning at some future period.

7. The place where a person's family permanently resides is his residence, unless he is separated from his family, but if it is a place of temporary establishment for his family, or for transient purposes, it is otherwise.

8. If a person has a family residing in one place and he does business in another, the former is his place of residence, but a person having a family who has taken up his abode with the intention of remaining and whose family does not so reside with him shall be regarded as a resident where his abode has been taken.

9. A United States citizen who has never resided in the United States is eligible to vote in this state by using a federal write-in early ballot as prescribed in sections 16-103 and 16-543.02 if both of the following apply:

(a) A parent is a United States citizen.

(b) The parent is registered to vote in this state.

10. The mere intention of acquiring a new residence without the act of removal avails nothing and neither does the act of removal without the intention.

B. The term of residence shall be computed by including the day on which the person's residence commenced and by excluding the day of election.

C. Before administering an oath to a person touching his residence, the inspector, if requested by any person, shall read to the person challenged the rules set forth in subsection A of this section.

C.)

16-101. Qualifications of registrant; definition

A. Every resident of this state is qualified to register to vote if the resident:

1. Is a citizen of the United States and has provided satisfactory evidence of citizenship as prescribed in section 16-166.
2. Will be eighteen years of age or more on or before the date of the regular general election next following his registration.
3. Is a resident of this state twenty-nine days next preceding the election, except as provided in section 16-126.
4. Is able to write the resident's name or make the resident's mark, unless prevented from so doing by physical disability.
5. Has not been convicted of treason or a felony, unless restored to civil rights.
6. Has not been adjudicated an incapacitated person as defined in section 14-5101.

B. For the purposes of this title, "resident" means an individual who has actual physical presence in this state, or for purposes of a political subdivision actual physical presence in the political subdivision, combined with an intent to remain. A temporary absence does not result in a loss of residence if the individual has an intent to return following his absence. An individual has only one residence for purposes of this title.

(C)

Unofficial Document

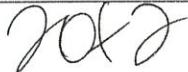
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Yo

Old Republic Title Agency

When recorded, return to:
Homeowners Financial Group USA, LLC
Attn: Final Document Department
16427 N. Scottsdale Road Suite 145
Scottsdale, AZ 85254

Title Order No.: 4724023836-MH
Escrow No.: 4724023836-MH
LOAN #: 1600015866

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DEED OF TRUST RESIDENTIAL 1-4

MIN 1003775-1300172912-3

MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **August 1, 2019**, together with all Riders to this document.

(B) "Borrower" is **JEFFREY GREENSPAN, AN UNMARRIED MAN.**

Borrower is the trustor under this Security Instrument. Borrower's mailing address is **14410 N Medinan Dr, Phoenix, AZ 85022.**

(C) "Lender" is **Homeowners Financial Group USA, LLC.**

Lender is **an Arizona Limited Liability Company, Arizona.**
Road Suite 145, Scottsdale, AZ 85254.

organized and existing under the laws of
Lender's mailing address is **16427 N. Scottsdale**

(D) "Trustee" is **OLD REPUBLIC TITLE.**

Trustee's mailing address is **11201 N. Tatum Blvd, Ste 130, Phoenix, AZ 85023.**

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated **August 1, 2019.** The Note states that Borrower owes Lender **FOUR HUNDRED EIGHTY FOUR THOUSAND THREE HUNDRED FIFTY AND NO/100***** Dollars (U.S. \$484,350.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **September 1, 2049.**



D.)

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to pay amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in



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accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disburs^{Official Document} shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.



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7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter the leasehold or the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:



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(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but



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not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to ^{the} beneficial interest.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower



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will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give ^{Unofficial Document} Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall record a notice of sale in each county in which any part of the Property is located and shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law and after publication and posting of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place designated in the notice of sale. Trustee may postpone sale of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the county treasurer of the county in which the sale took place.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Time of Essence. Time is of the essence in each covenant of this Security Instrument.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

JEFFREY GREENSPAN

8/5/19 (Seal)

DATE

State of ARIZONA

County of MARICOPA

The foregoing instrument was acknowledged before me this August 5, 2019 (date) by
JEFFREY GREENSPAN.

My Commission Expires: 10/29/2020MONICA D. CASTRO

MONICA D. CASTRO
Notary Public - State of Arizona
MARICOPA COUNTY
My Commission Expires
October 29, 2020

Lender: Homeowners Financial Group USA, LLC
NMLS ID: 93718
Loan Originator: Joseph Martin Conner
NMLS ID: 237006

Unofficial Document



Unofficial Document

AFFIDAVIT OF PROPERTY VALUE

1. ASSESSOR'S PARCEL IDENTIFICATION NUMBER(S)

Primary Parcel: 208 - 27 - 332A -
BOOK MAP PARCEL SPLIT

Does this sale include any parcels that are being split / divided?
Check one: Yes No

How many parcels, other than the Primary Parcel, are included
in this sale? 0

Please list the additional parcels below (attach list if necessary):

(1) _____ (2) _____
(3) _____ (4) _____

2. SELLER'S NAME AND ADDRESS:

MICHAEL J. KUEHN
14410 N. Medinan Dr.
Phoenix AZ 85022

3. (a) BUYER'S NAME AND ADDRESS:

JEFFREY GREENSPAN
6239 N. 3rd Street
Phoenix AZ 85012

(b) Are the Buyer and Seller related? Yes No

If Yes, state relationship: _____

4. ADDRESS OF PROPERTY:

14410 N. Medinan Dr., Phoenix, Arizona 85022

5. (a) MAIL TAX BILL TO: (Taxes due even if no bill received)

JEFFREY GREENSPAN
14410 N. Medinan Dr.
Phoenix AZ 85022

(b) Next tax payment due 10/2019

6. PROPERTY TYPE (for Primary Parcel): NOTE: Check Only One Box

- a. Vacant Land f. Commercial or Industrial Use
- b. Single Family Residence g. Agricultural
- c. Condo or Townhouse h. Mobile or Manufactured Home
□ Affixed □ Not Affixed
- d. 2-4 Plex i. Other Use; Specify: _____
- e. Apartment Building

7. RESIDENTIAL BUYER'S USE: If you checked b, c, d or h in item 6 above, please check one of the following:

- a. To be used as a primary residence.
- b. To be rented to someone other than a "qualified family member."
- c. To be used as a non-primary or secondary residence.

See reverse side for definition of a "primary residence, secondary
residence" or "family member."

8. If you checked e or f in Item 6 above, indicate the number of units:

For Apartments, Motels / Hotels, Mobile Home / RV Parks, etc.

THE UNDERSIGNED BEING DULY SWORN, ON OATH, SAYS THAT THE FOREGOING INFORMATION IS A TRUE AND CORRECT STATEMENT OF THE
FACTS PERTAINING TO THE TRANSFER OF THE ABOVE DESCRIBED PROPERTY!

Signature of Seller / Agent

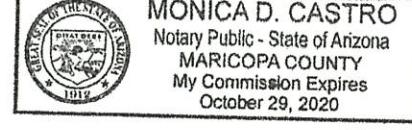
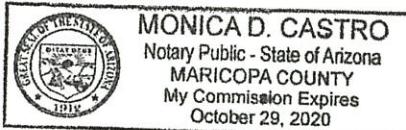
State of ARIZONA, County of MARICOPA

Subscribed and sworn to before me on this 10 day of AUG 2010

Notary Public

Notary Expiration Date

DOR FORM 82162 (4/2014)



MONICA D. CASTRO
Notary Public - State of Arizona
MARICOPA COUNTY
My Commission Expires
October 29, 2020

E.)

ORDER NO. : 4724023836

EXHIBIT A

Lot 332, Moon Valley, according to the plat of record in the office of the County Recorder of Maricopa County, Arizona, recorded in Book 92 of Maps, pages 1 and 2.

Unofficial Document

Unofficial Document

RECORDED ELECTRONICALLY
BY SECURITY TITLE AGENCY

Recording Requested By:

TRUWEST CREDIT UNION C/O FIRST
AMERICAN MORTGAGE SOLUTIONS, 1795
INTERNATIONAL WAY, IDAHO FALLS, ID
83402

56

to

And After Recording Return To:

TRUWEST CREDIT UNION C/O
FIRST AMERICAN MORTGAGE
SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, IDAHO 83402
Loan Number: 0000649533

[Space Above This Line For Recording Data]

56200504

Residential 1-4 DEED OF TRUST

MIN: 101151900006495331

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated NOVEMBER 21, 2020, together with all Riders to this document.

(B) "Borrower" is * JEFFREY GREENSPAN, a single man
Aka JEFFREY M. GREEENSPAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 14410 N MEDINAN DR, PHOENIX, ARIZONA 85018

(C) "Lender" is TRUWEST CREDIT UNION

Lender is a STATE CHARTERED CREDIT UNION organized
and existing under the laws of ARIZONA
Lender's mailing address is 1667 NORTH PRIEST DRIVE, TEMPE, ARIZONA 85281

(D) "Trustee" is Truwest Credit Union

Trustee's mailing address is 1667 North Priest Drive, Tempe, Arizona 85281

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security

Borrower Initials: JMC



F.)

Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated NOVEMBER 21, 2020
The Note states that Borrower owes Lender FOUR HUNDRED SEVENTY-SEVEN THOUSAND AND
00/100

Dollars (U.S. \$ 477,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 1, 2050

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Planned Unit Development Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Biweekly Payment Rider
<input type="checkbox"/> 1-4 Family Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

Borrower Initials: SMG

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of Maricopa

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 332. Moon Valley, a Subdivision recorded in Book 92 of Maps,
Page 1, records of Maricopa County, Arizona
A.P.N.: 208-27-332A

which currently has the address of 14410 N MEDINAN DR

[Street]

PHOENIX

[City]

, Arizona

85018

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check,

Borrower Initials: JM

treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds^{Unofficial Document}, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section

Borrower Initials: JMC

15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. Unofficial Document To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of

Borrower Initials: JW

any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the ^{Unofficial Document} insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or

Borrower Initials: JMG

restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to, (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any

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interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value,

Borrower Initials: JMG

unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence ^{Unofficial Document} proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed

Borrower Initials: IWC

as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by ^{Unofficial Document} contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower Initials: JMG

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the ^{Unofficial Document} Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an

Borrower Initials: JM

Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall record a notice of sale in each county in which any part of the Property is located and shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law and after publication and posting of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place designated in the notice of sale. Trustee may postpone sale of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the county treasurer of the county in which the sale took place.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

Borrower Initials: W.M.

24. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Time of Essence. Time is of the essence in each covenant of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.



JEFFREY M GREENSPAN (Seal)
-Borrower

Witness

Witness

Unofficial Document

CALAIS, KODI G

FELICE, VICTOR J P

FRANKLIN, JOHN D

FRANKLIN, LAURA CHRISTINE

LOUBET, JOHN RONALD

MCGUINNESS, KAREN JEAN

MORTER, JERRY DEANE

MORTER, SUSAN KAY

MALP, ANNA ELIZABETH

NEAVER, LYNN SUZANNE

MREENSPAN, JEFFREY M

OMPO, DEBRA LYNN

COTT, JASON LADREW

UNCH, PHYLLIS MARIE

UNCH, THOMAS EDWARD

IMMON, VIRGINIA ANN

G

LOAN #: 1600015866

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

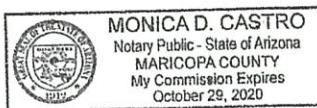
JEFFREY GREENSPAN

8/5/19 (Seal)
DATE

State of ARIZONA

County of MARICOPA

The foregoing instrument was acknowledged before me this August 5, 2019 (date) by
JEFFREY GREENSPAN.

My Commission Expires: 10/29/2020

Lender: Homeowners Financial Group USA, LLC
NMLS ID: 93718
Loan Originator: Joseph Martin Conner
NMLS ID: 237006

Unofficial Document



1/18/2024
1:32:09PM

Maricopa County
Recorder's Information Systems Center
VM08 Voter Information

Voter ID: 110592

Status: A

Harassment Code: N

Name: GREENSPAN, JEFFREY, M

Phone: 602-241-1844

Residential: 5150 N 20TH ST 105, PHOENIX AZ 85016

Mailing:

Conversion

Affidavit: 959457070

Perm EV Ind: N

Alt Format Type: N

Receive Date:

Receive Type: M

DOR: 09/21/1989

Party: REP

Pc Date: 08/02/2022

PPV: N

BP State:

Country:

DOB: /1971

Last 4 SSN:

Occupation: 6

Precinct: 0366 - HIBISCUS

City Limits: P6 - PHOENIX 6

CPC: 7111

Con: 1

Leg: 4

Sup: 3

Jp: 6

Sch: 038

HSch: 210

MCCD: 3

Special: L03,



Official
Copy

H.)

1/18/2024
1:32:17PM

Maricopa County
Recorder's Information Systems Center
VM08 Voter Information
Election History

VoterId: 110592
Voter Name: GREENSPAN, JEFFREY, M
Harassment Code: Not Harass

Primary	General	Primary	General	Primary	General
2022 Y REP	2022 Y	2020 Y REP	2020 Y	2018 Y REP	2018 Y

Entry Date	AffSeq	Change Date	Change Type	Change Comments	Assc Voter
2014-12-07T	959457070	2014-12-07T	U	RESTORED TO ACTIVE	0
2012-11-26T	900110592	2012-11-26T	R	ELECT RESTORE	0
2012-09-10T	900110592	2012-09-10T	D	REG VERIFICATION	0
2012-07-18T	959457070	2012-07-18T	U	COR NON CRITICAL	0
2010-10-28T	959457070	2010-10-28T	U	COR NON CRITICAL	0
2009-09-06T	959457070	2009-09-06T	U	RESTORED TO ACTIVE	0
2003-12-05T	959457070	2003-12-05T	U	Added DLN to StateIDs	0
2003-04-15T	959457070	2003-04-04T	M	MOD NAM RES	0
2003-04-15T	900110592	2001-09-26T	R	RESTORATION	0
2001-09-26T	900110592	2001-09-26T	D	REGISTRATION VERIFICATIO	0
1995-12-25T	940110592	1993-10-01T	M	NCOA - END 1995	0
1989-09-21T	3030025	1989-09-21T	Z	IBM CONVERSION	0

Are you a U.S. citizen? Yes No If you checked NO, do NOT complete this form.
Are you a convicted felon? If YES, do NOT complete this form unless your civil rights are restored.

950657070

Last Name **Greenspan**

First Name **Jeffrey**

Middle Name **M**

Jr/Sr/III

Address where you live (house number, street, apt/unit number; if no street address, describe residence location using mileage, major cross streets and landmarks)
Do not use post office box or business address. Draw a map below if located in rural area. Include apt. number/trailer space.

5150 N. 20th St. #105

City Phoenix	County Maricopa	Zip 85016	Address where you get your mail, if mail is not delivered to your home
---------------------	------------------------	------------------	--

Birth Date (Month/Day/Year) 1971	State or Country of Birth	Father's name or mother's maiden name	Telephone number 602-241-1844
---	---------------------------	---------------------------------------	--------------------------------------

Specify Party Preference If none, check box <input type="checkbox"/>	Occupation Republican Consultant	Last 4 digits of social security number	Indian census number
---	---	---	----------------------

Are you registered to vote at another address? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure	List the former address, including county and state Utah County, Utah 551 N 75 E Cremont	If your name was different the last time you registered, list former name	
--	---	---	--

Voter Declaration - By signing below, I swear or affirm that the following is true:

- I am a CITIZEN of the United States
- I am a RESIDENT of Arizona and the above named county
- I will be at least 18 YEARS OF AGE by the next general election
- I am NOT a convicted FELON, or my civil rights are restored
- I have NOT been adjudicated INCOMPETENT (A.R.S. § 14-5101)
- Warning: Executing a false registration is a class 6 felony.

SIGN HERE:

Date: **4/5/2003**

If no street address
draw a map here:
N

If you are un

Signature of:

to person who assisted you must sign here:

Date: **4/5/2003**

M

S

Would you be willing to work at a polling place on election day? yes no

<Remove tape and fold to mail> Remove tape and fold to mail>

ACODE APR 10 2003

MARICOPA COUNTY
AFFIDAVIT OF REGISTRATION

3030025

[1] Full Name (circle one) MR. MRS. MS. MISS	GREENSPAN		[1] Last Name	[1] First	[1] Middle	[1] Jr/Sr/II
[2] Residence Address	5301	N	LAS CASITAS		PL	— PHX
[3] Mailing Address If Different	85016					
Include the city and zip code. If only a rural route or post office box is given, complete diagram on the back.						
[4] Party Preference	REPUBLICAN		[15] Telephone Number	241-1844		[10] Precinct Name (and Number)
[6] Place of Birth			[16] Birth Date	71		[11] Code Number
[7] Occupation	02	STUDENT	[17] Foreign Country	[18] Mo	[19] Day	[20] Year
[8] Currently registered in	Precinct	County	Indian	Census No.		(Optional)
[9] Father's Name or Mother's Maiden Name						
State of Arizona	1	ss.	I, the undersigned registrant swear (or affirm) that I am a citizen of the United States and a resident of the State of Arizona and the County of Maricopa; that before the next general election, I will be eighteen years of age or more; that I have not been convicted of treason or a felony (or if so, my civil rights have been restored); and that all statements on both sides of this card are true to the best of my knowledge.			
County of Maricopa						
Subscribed and Sworn to before me on this date	09	21	89	Signature of Registration Officer - Title		[13] X
Mo	Day	Year				

Report: Production
Date: 1/18/2024

Maricopa County
Recorder's Office Information Systems Center
Voted File Report
For Voter ID: 110592

Page: 1
Time: 1:40:07 PM

Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1394	House Number: 5150	Party: REP	
Election Type:	J	House Number Suffix:	Precinct: 0366	
Election Date:	11/07/2023	Street Direction: N	CPC: 5061	
First Name:	JEFFREY	Street Name: 20TH	City District: P6	
Middle Name:	M	Street Type: ST	School District: 038	
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status: R	
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS: 11/07/2023	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1389	House Number: 5150	Party: REP	
Election Type:	G	House Number Suffix:	Precinct: 0366	
Election Date:	11/08/2022	Street Direction: N	CPC: 0366	
First Name:	JEFFREY	Street Name: 20TH	City District: P6	
Middle Name:	M	Street Type: ST	School District: 038	
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status: B	
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1388	House Number: 5150	Party: REP	
Election Type:	P	House Number Suffix:	Precinct: 0366	
Election Date:	08/02/2022	Street Direction: N	CPC: 0366	
First Name:	JEFFREY	Street Name: 20TH	City District: P6	
Middle Name:	M	Street Type: ST	School District: 038	
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status: B	
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot: REP	
		Zip Code: 85016	Provisional:	
Election Number:	1383	House Number: 5150	Party: REP	
Election Type:	J	House Number Suffix:	Precinct: 0123	
Election Date:	11/02/2021	Street Direction: N	CPC: 6794	
First Name:	JEFFREY	Street Name: 20TH	City District: P6	
Middle Name:	M	Street Type: ST	School District: 038	
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status: S	
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

Report: Production
Date: 1/18/2024

Maricopa County
Recorder's Office Information Systems Center
Voted File Report
For Voter ID: 110592

Page: 2
Time: 1:40:07 PM

<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1377	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0123
Election Date:	11/03/2020	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1376	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0123
Election Date:	08/04/2020	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	
Election Number:	1349	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6581
Election Date:	11/05/2019	Street Direction: N	CPC:	6581
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	10/28/2019
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1341	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0123
Election Date:	11/06/2018	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	B
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Office Information Systems Center
Voted File Report
For Voter ID: 110592

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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1339	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0123
Election Date:	08/28/2018	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	
Election Number:	1326	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6462
Election Date:	11/07/2017	Street Direction: N	CPC:	6462
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	S
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1301	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/08/2016	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1300	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/30/2016	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

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Recorder's Office Information Systems Center
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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1299	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6381
Election Date:	05/17/2016	Street Direction: N	CPC:	6381
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1290	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7900
Election Date:	03/22/2016	Street Direction: N	CPC:	7900
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1256	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/04/2014	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1255	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/26/2014	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Office Information Systems Center
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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1221	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/06/2012	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1220	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/28/2012	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1206	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7335
Election Date:	02/28/2012	Street Direction: N	CPC:	7335
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1193	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	5065
Election Date:	11/08/2011	Street Direction: N	CPC:	5065
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Office Information Systems Center
Voted File Report
For Voter ID: 110592

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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1167	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/02/2010	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1166	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	08/24/2010	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1163	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6113
Election Date:	05/18/2010	Street Direction: N	CPC:	6113
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1139	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	5675
Election Date:	11/03/2009	Street Direction: N	CPC:	5675
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1098	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/04/2008	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1077	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7367
Election Date:	02/05/2008	Street Direction: N	CPC:	7367
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1007	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/07/2006	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	11/08/2006
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1006	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	09/12/2006	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	09/07/2006
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	892	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/02/2004	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	891	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	09/07/2004	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Information Systems Center
VM08 Voter Information

Voter ID: 110592

Status: A

Harassment Code: N

Name: GREENSPAN, JEFFREY, M
Phone: 602-241-1844
Residential: 5150 N 20TH ST 105, PHOENIX AZ 85016
Mailing:
Conversion

Affidavit: 959457070 Perm EV Ind: N Alt Format Type: N

Receive Date:

Receive Type: M

DOR: 09/21/1989

Party: REP

Pc Date: 08/02/2022

PPV: N

BP State:

Country:

DOB: /1971

Last 4 SSN:

Occupation: 6

Precinct: 0366 - HIBISCUS

City Limits: P6 - PHOENIX 6

CPC: 7111

Con: 1 Leg: 4 Sup: 3 Jp: 6 Sch: 038 HSch: 210 MCCD: 3 Special: L03,



Official
Copy

Maricopa County
Recorder's Information Systems Center
VM08 Voter Information
Election History

VoterId: 110592
Voter Name: GREENSPAN, JEFFREY, M
Harassment Code: Not Harass

Primary	General	Primary	General	Primary	General
2022 Y REP	2022 Y	2020 Y REP	2020 Y	2018 Y REP	2018 Y

Entry Date	AffSeq	Change Date	Change Type	Change Comments	Assc Voter
2014-12-07T	959457070	2014-12-07T	U	RESTORED TO ACTIVE	0
2012-11-26T	900110592	2012-11-26T	R	ELECT RESTORE	0
2012-09-10T	900110592	2012-09-10T	D	REG VERIFICATION	0
2012-07-18T	959457070	2012-07-18T	U	COR NON CRITICAL	0
2010-10-28T	959457070	2010-10-28T	U	COR NON CRITICAL	0
2009-09-06T	959457070	2009-09-06T	U	RESTORED TO ACTIVE	0
2003-12-05T	959457070	2003-12-05T	U	Added DLN to StateIDs	0
2003-04-15T	959457070	2003-04-04T	M	MOD NAM RES	0
2003-04-15T	900110592	2001-09-26T	R	RESTORATION	0
2001-09-26T	900110592	2001-09-26T	D	REGISTRATION VERIFICATIO	0
1995-12-25T	940110592	1993-10-01T	M	NCOA - END 1995	0
1989-09-21T	3030025	1989-09-21T	Z	IBM CONVERSION	0

<Remove tape and fold to mail> ----- Remove tape and fold to mail>

**MARICOPA COUNTY
AFFIDAVIT OF REGISTRATION**

3030025

1	First Name (circle one) MR. MRS. MS. MISS			GREENSPAN			First	Middle	Jr/Sr/III	
2	Residence Address			5301	N	LAS CASITAS	PL	PHX	85016	
3	Mailing Address If Different			House Number Direction Street Name Type (St, Dr, Av) Apt./Sp City Zip Code						
4	Party Preference			R.F. PUBLICAN			15 Telephone Number	241-1844		
5	Place of Birth			Birth Date			71	10 Precinct Name (and Number)		
6	Occupation			STUDENT			Indian	11 Code Number		
7	Currently registered in			Precinct	County	State	0476			
8				12 Prior Maricopa County Registration Former Address						
9	Father's Name or Mother's Maiden Name			Former Party Preference						
State of Arizona County of Maricopa			Former Name							
I, the undersigned registrant swear (or affirm) that I am a citizen of the United States and a resident of the State of Arizona and the County of Maricopa; that before the next general election, I will be eighteen years of age or more; that I have not been convicted of treason or a felony (or if so, my civil rights have been restored); and that all statements on both sides of this card are true to the best of my knowledge.										
Subscribed and Sworn to before me on this date			Mo	Day	Year	Signature of Registration Officer - Title				
			09	21	89	Steven S. Primrose, D.R. X				

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Date: 1/18/2024

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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1394	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	0366
Election Date:	11/07/2023	Street Direction: N	CPC:	5061
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	11/07/2023
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1389	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0366
Election Date:	11/08/2022	Street Direction: N	CPC:	0366
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	B
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1388	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0366
Election Date:	08/02/2022	Street Direction: N	CPC:	0366
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	B
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	
Election Number:	1383	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	0123
Election Date:	11/02/2021	Street Direction: N	CPC:	6794
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	S
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Date: 1/18/2024

Maricopa County
Recorder's Office Information Systems Center
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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1377	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0123
Election Date:	11/03/2020	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1376	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0123
Election Date:	08/04/2020	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	
Election Number:	1349	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6581
Election Date:	11/05/2019	Street Direction: N	CPC:	6581
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	10/28/2019
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1341	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0123
Election Date:	11/06/2018	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	B
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

Report: Production
Date: 1/18/2024

Maricopa County
Recorder's Office Information Systems Center
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For Voter ID: 110592

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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1339	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0123
Election Date:	08/28/2018	Street Direction: N	CPC:	0123
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	
Election Number:	1326	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6462
Election Date:	11/07/2017	Street Direction: N	CPC:	6462
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	S
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1301	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/08/2016	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1300	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/30/2016	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rec from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

Report: Production
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Maricopa County
Recorder's Office Information Systems Center
Voted File Report
For Voter ID: 110592

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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1299	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6381
Election Date:	05/17/2016	Street Direction: N	CPC:	6381
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1290	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7900
Election Date:	03/22/2016	Street Direction: N	CPC:	7900
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	038
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1256	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/04/2014	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1255	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/26/2014	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1221	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0119
Election Date:	11/06/2012	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1220	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0119
Election Date:	08/28/2012	Street Direction: N	CPC:	0119
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1206	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7335
Election Date:	02/28/2012	Street Direction: N	CPC:	7335
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1193	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	5065
Election Date:	11/08/2011	Street Direction: N	CPC:	5065
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Office Information Systems Center
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For Voter ID: 110592

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Voter ID	Name	Address	Status	Date of Registration
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1167	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/02/2010	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1166	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	08/24/2010	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1163	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	6113
Election Date:	05/18/2010	Street Direction: N	CPC:	6113
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1139	House Number: 5150	Party:	REP
Election Type:	J	House Number Suffix:	Precinct:	5675
Election Date:	11/03/2009	Street Direction: N	CPC:	5675
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rcv from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

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Maricopa County
Recorder's Office Information Systems Center
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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	1098	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/04/2008	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1077	House Number: 5150	Party:	REP
Election Type:	C	House Number Suffix:	Precinct:	7367
Election Date:	02/05/2008	Street Direction: N	CPC:	7367
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1007	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/07/2006	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	11/08/2006
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	1006	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	09/12/2006	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	09/07/2006
		City: PHOENIX	Primary Ballot:	REP
		Zip Code: 85016	Provisional:	

Report: Production
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Maricopa County
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<u>Voter ID</u>	<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Date of Registration</u>
110592	GREENSPAN, JEFFREY M	5150 N 20TH ST 105 85016	A	09/21/1989
Election Number:	892	House Number: 5150	Party:	REP
Election Type:	G	House Number Suffix:	Precinct:	0354
Election Date:	11/02/2004	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	R
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	
Election Number:	891	House Number: 5150	Party:	REP
Election Type:	P	House Number Suffix:	Precinct:	0354
Election Date:	09/07/2004	Street Direction: N	CPC:	0354
First Name:	JEFFREY	Street Name: 20TH	City District:	P6
Middle Name:	M	Street Type: ST	School District:	338
Last Name:	GREENSPAN	Street Suffix:	Early Voter Status	P
Telephone:	(602) 241-1844	Unit Number: 105	Ballot Rev from USPS:	
		City: PHOENIX	Primary Ballot:	
		Zip Code: 85016	Provisional:	

14410 N Medinan Dr, Phoenix, AZ 85022-4246

Maricopa Assessor Parcel # 208-27-332-A



Property Information

Property Owner	JEFFREY GREENSPAN
Property Address	14410 N Medinan Dr Phoenix, AZ 85022-4246 Maricopa County
Tax Mailing Address	Jeffrey Greenspan 14410 N Medinan Dr Phoenix, AZ 85022-4246
Property Type	(0141) SFR GRADE 010-4 URBAN SUBDIV
Legal Class	(03-01) OWNER OCCUPIED RESID
Lot/Block/Tract	332/-
MCR Number	009201

Area Information

Subdivision	MOON VALLEY LOTS 1-128, 146-339, TR A-E
Section/Town/Range	8/3N/3E
Census Tract	103605
Census Block	2011
Latitude	33.6172224043283
Longitude	-112.07226972002
Tax Area	061300
Tax Municipality	Phoenix
School Districts	Washington Elementary District#06 Glendale Union High School District#205

Legal Description

Abbr. Legal Description LOT 332 MOON VALLEY LOTS 1-128, 146-339, TR A-E MCR 009201

Full Legal Description MOON VALLEY

I.)

Land Areas

Lot	County Zone	City Zone
Size: 0.308 acres / 13,412 sqft	[R-10] RESIDENTIAL WITH 10,000 SF MINIMUM: 100%	[R1-10] Single Family Residence (Density Range Of 3 100% To 3.5 Or 4.5 W/Bonus):
• Golf		

Structure:

(0141) SFR GRADE 010-4 URBAN SUBDIV

Class:: CLASS R4, ABOVE AVERAGE

Structure Information

Rooms:	8	Roof Material:	BUILT-UP
Bathroom Fixtures:	12	Heat:	YES
Living Area:	3,294 sqft	Construction:	SLUMP BLOCK
Year Built:	1969	Pool:	550 sqft
Stories:	S	Added Attached:	804 sqft
Builder Name:	CUSTOM		

Additional Features

A/C:	REFRIGERATION
Patio:	NONE
Covered Parking:	CARAGE - 2
Added Detached:	None

Deed History

Sale Date	Buyer	Seller	Price	Down	Mortgage	Deed	Financing	Transaction	Doc #
08/06/2019	JEFFREY GREENSPAN	MICHAEL J KUEHN	\$543,000	\$63,021	\$484,350	Warranty	Fannie/Freddie	Normal Sale	20190599450
10/20/2016	MICHAEL J KUEHN	MICHAEL J KUEHN	\$0	\$0	\$378,500	Warranty	Fannie/Freddie		20160769572
05/30/2013	MICHAEL J KUEHN	JACQUELYN M BRIGGS	\$423,500	\$22,821	\$402,325	Warranty	Fannie/Freddie	Normal Sale	20130492766
03/04/2009	JACQUELYN M BRIGGS	SOUTHSTAR IV LLC	\$325,000	\$3,300	\$260,000	Special Warranty	Fannie/Freddie		20090194626
06/25/2008	SOUTHSTAR IV LLC	DARNA L BURTON	\$380,000	\$0	\$0	Trustees			20080564703
05/21/2007	DARNA L BURTON	LA BELLA INVESTMENT LLC	\$760,000	\$0	\$730,000	Warranty	Fannie/Freddie		20070589660
12/20/2006	LA BELLA INVESTMENT LLC	U S BANK NATIONAL ASSOCIATION	\$605,000	\$605,000	\$540,000	Special Warranty	Private Lender		20061660533
09/14/2006	U S BANK NATIONAL ASSOCIATION	TRES LAWER	\$728,430	\$0	\$0	Trustees			20061225575
07/08/2005	TRES LAWER	KARL E & BARBARA FRANDSEN	\$725,000	\$36,250	\$688,705	Warranty	Fannie/Freddie		20050948609
08/13/1999	KARL E & BARBARA FRANDSEN	FREDRICK A & IVY E WOODWARD	\$238,400	\$47,700	\$190,700	Warranty	Fannie/Freddie		19990770410

Loan Origination History: \$

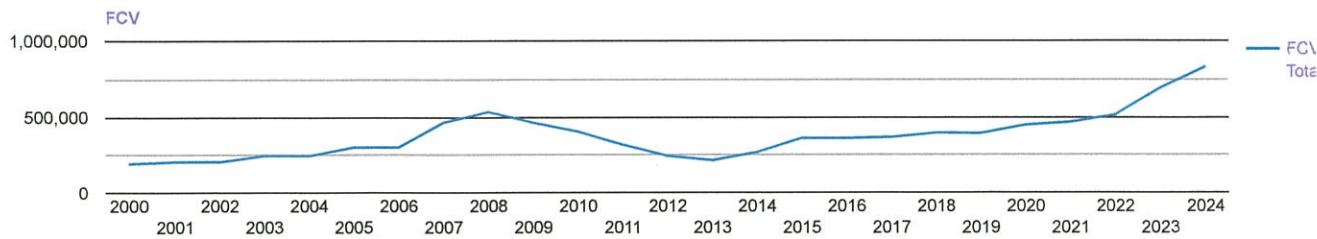
Date	Name	Mortgage Company	Mortgage Amount	Finance Type	Document #
11/30/2020	GREENSPAN,JEFFREY	TRUWEST CREDIT UNION	\$477,000	Conventional	20201175142
08/06/2019	GREENSPAN,JEFFREY	HOMEOWNERS FINANCIAL GROUP USA LLC	\$484,350	Conventional	20190599451

Subdivision - MOON VALLEY LOTS 1-128, 146-339, TR A-E

Subdivision Details	Stories	Average House
Improved Lots: 4	Single Story: 4	Sqft: 3,327
Year Built Range: 1969 - 2006	Multiple Story: 0	Lot Sqft: 13,469
With Pool: 3 (75%)		Fixtures: 13

Tax Assessment History

Full Cash Value (FCV)	Limited Property Value based on Proposition 117 (2012) (LPV)	Year over Year (YoY)	2020 Final	2021 Final	2022 Final	2023 Final	2024 Prelim
FCV Improvement	\$359,300	\$374,000	\$412,200	\$554,000	\$667,700		
FCV Land	\$89,800	\$93,500	\$103,000	\$138,500	\$166,900		
FCV Total	\$449,100	\$467,500	\$515,200	\$692,500	\$834,600		
FCV YoY Change	14%	4%	10%	34%	21%		
Assessed FCV	\$44,910	\$46,750	\$51,520	\$69,250	\$83,460		
LPV Total	\$323,892	\$340,087	\$357,091	\$374,946	\$393,693		
State Aid	\$562	\$568	\$600	\$600	\$0		
Tax Amount	\$4,181	\$4,296	\$4,202	\$4,364	\$0		

**Flood Information**

Map Number: 04013C1730L

Map Date: 2013-10-16

Panel: 1730L

FEMA Zone: X

(Zone SubType: AREA OF MINIMAL FLOOD HAZARD); Zone Description: Areas outside the one-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.



Maricopa County Consolidated 2023 Property Tax Statement

** NOT MAILED **

John M. Allen
MARICOPA COUNTY
TREASURER
PO Box 52133
Phoenix AZ 85072-2133

Your 2023 Property Tax Summary for Parcel

208-27-332A

	2022	RATIO	ASSESSED	2023	RATIO	ASSESSED
Limited Value (Primary)	357,091	.100	35,709	374,946	.100	37,495
Full Cash Value (Secondary)	515,200		0	692,500		0
Previous Year Total	\$4,202.12			Total 2023 Assessed Taxes		\$4,364.00

PRIMARY LIMITED VALUES

TYPE	LIMITED	RATIO	ASSESSED
Land/Building	374,946	.100	37,495
Personal Property	0	.100	0
Exemption	0		0
Primary Total	374,946	.100	37,495

AREA CODE: 061300

SECONDARY FULL CASH VALUES

TYPE	FULL CASH	RATIO	ASSESSED
Land/Building	692,500		0
Personal Property	0		0
Exemption	0		0
Primary Total	692,500		0

SPECIAL DISTRICT (VALUE/ACRES/SQFT) = ASSESSED DIST

A= ACRES, S= SQUARE FEET, D= DOLLAR ASSESSMENT

YOUR OBLIGATIONS

Property taxes are due and payable. A.R.S. § 42-18051(A)(2). Interest on late payments is 16% per year. A.R.S. § 42-18053(A). First half tax is due 10/1/23. Interest penalty after 5pm on 11/1/23. Second half tax is due 3/1/24. Interest penalty after 5pm on 5/1/24. Pay in full by 1/2/24. No interest penalty on the first half. A.R.S. § 42-18053(B)(2).

- Mailed payments must be postmarked on or before the due date
- A \$25 fee will be assessed for returned checks
- U.S. funds only

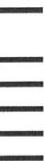
YOUR PAYMENT OPTIONS

- Pay by E-Check from our website
- Pay by Credit / Debit Card from our website
- Pay at full-service Arizona Chase Bank
- Set up E-Check via Bill Pay
- Mail a Check. Use enclosed envelope and payment coupon and write your parcel number on your check.
- Pay in Person at the Treasurer's Office

treasurer.maricopa.gov



Second half payment is due March 1. No additional notification is sent.



***** NOT MAILED ** NOT PRINTED *****

GREENSPAN JEFFREY
14410 N MEDINAN DR
PHOENIX AZ 85022

IF YOU PREFER, YOU MAY TAKE THIS PAYMENT COUPON TO ANY FULL-SERVICE ARIZONA CHASE BANK TO SUBMIT YOUR PAYMENT
Thank you for paying your taxes

IF YOU PREFER, YOU MAY TAKE THIS PAYMENT COUPON TO ANY FULL-SERVICE ARIZONA CHASE BANK TO SUBMIT YOUR PAYMENT
Thank you for paying your taxes



#0401

CAPITAL TITLE AGENCY INC.

Recorded at the request of *Capital Title Agency Inc.*
when recorded mail to

JEFFREY GREENSPAN
5150 N. 20TH ST. #105
PHOENIX, AZ 85016

**Unofficial
Document**

HELEN PURCELL
2003-1388605 10/02/03 13:01
1 OF 2
DELRROSSOR

Warranty Deed

40030239 1/2

For the consideration of Ten Dollars, and other valuable considerations, I or we, JEFFREY GREENSPAN, a married man, as his sole and separate property, do/does hereby convey to JOANNE ARCANGELO, a married woman, as her sole and separate property, the following real property situated in Maricopa, County, Arizona:

UNIT 110, BILTMORE RESERVE, A CONDOMINIUM AS CREATED BY THAT CERTAIN DECLARATION RECORDED MAY 24, 1999 AT RECORDERS NO. 99-0493117, AND ACCORDING TO BOOK 500 OF MAPS, PAGE 1 AND AFFIDAVIT OF CORRECTION RECORDED AUGUST 12, 1999 AT RECORDERS NO. 99-0765243, RECORDS OF MARICOPA COUNTY, ARIZONA

SUBJECT TO: Current taxes and other assessments, reservations in patents and all easements, rights of way, encumbrances, liens, covenants, conditions, restrictions, obligations, and liabilities as may appear of record.

And I or we do warrant the title against all persons whomsoever, subject to the matters set forth above.

Dated September 24, 2003.


JEFFREY GREENSPAN

This transfer is exempt from
the affidavit of value pursuant
to A.R.S. 11-1134 B3

See Notary Acknowledgment Page Attached

J.

20031388605

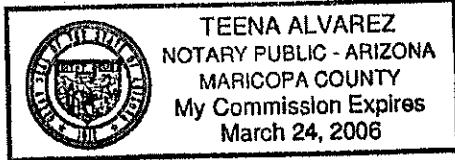
Notary Acknowledgment Page

STATE OF ARIZONA)
)
) SS.
COUNTY OF MARICOPA)

This instrument was acknowledged before me this 24th day of September, 2003 by:
JEFFREY GREENSPAN

My Commission Expires: 3-24-2006

Teena Alvarez
Notary Public

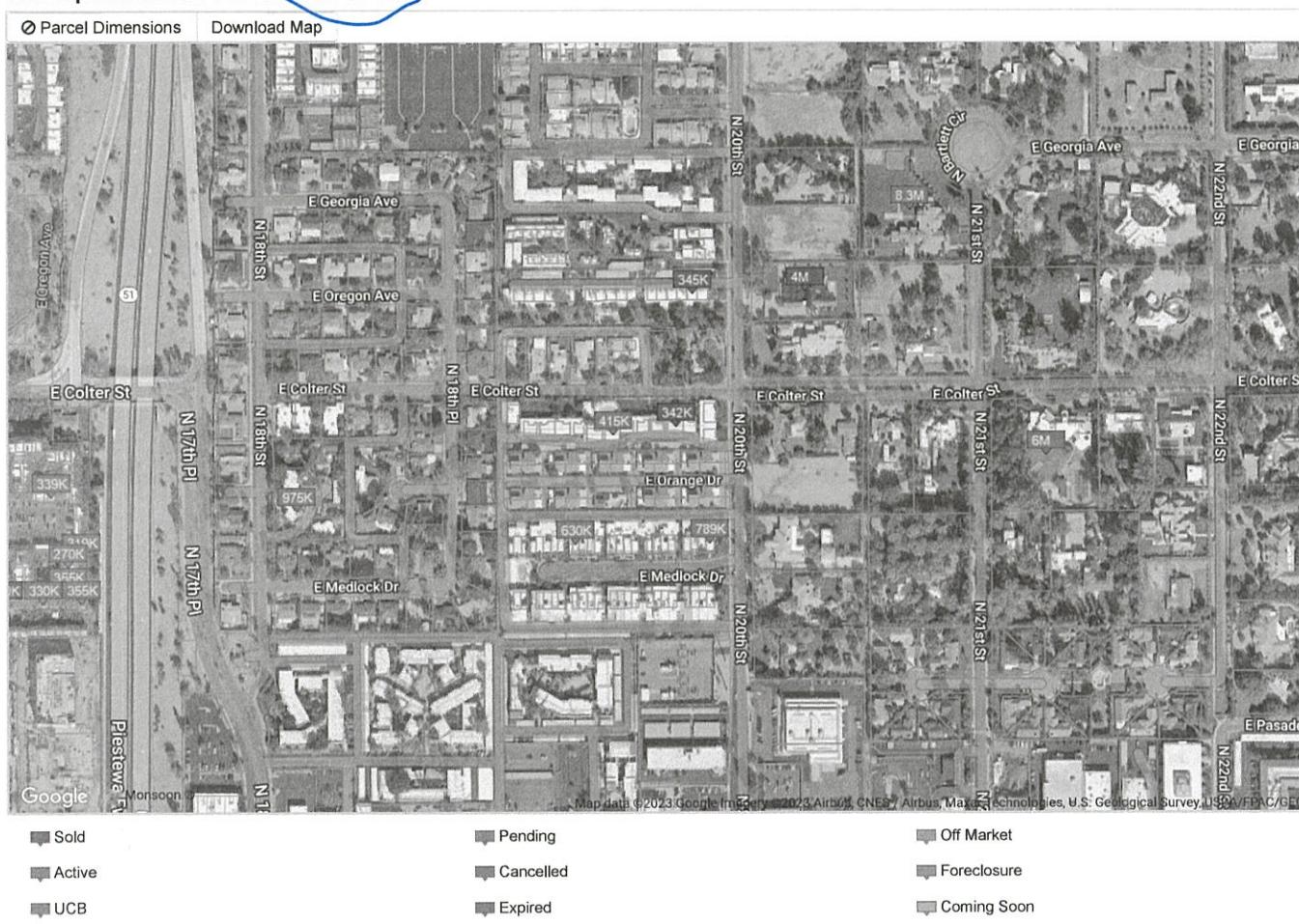


Unofficial Document

2)

5150 N 20Th St Unit 105, Phoenix, AZ 85016-4148

Maricopa Assessor Parcel # 164-56-140



Property Information

Property Owner	JOANNE ARCANGELO
Property Address	5150 N 20Th St Unit 105 Phoenix, AZ 85016-4148 Maricopa County
Tax Mailing Address	Joanne Arcangelo 5150 N 20Th St Unit 105 Phoenix, AZ 85016-4148
Property Type	(0743) CONDO/TH GRADE 070-4, CONVERSION FROM OTHER
Legal Class	(03-02) PRIMARY RESIDENCE OF QUALIFIED FAMILY MEMBER
Lot/Block/Tract	110/-
MCR Number	050001

Area Information

Subdivision	BILTMORE RESERVE
Section/Town/Range	15/2N/3E
Census Tract	107700
Census Block	5000
Latitude	33.5126220583919
Longitude	-112.039628095878
Tax Area	381300
Tax Municipality	Phoenix
School Districts	Madison Elementary District#38 Phoenix Union High School District#210

Legal Description

Abbr. Legal Description

LOT 110 BILTMORE RESERVE MCR 050001

Full Legal Description

BILTMORE RESERVE MCR 500-01 UNIT 110 TOG WI AN UNDIV .03485% INT IN THE COMMON ELEMENTS

Land Areas

Lot	County Zone	City Zone
Size: 0.033 acres / 1,425 sqft	[M-M] MULTI-FAMILY, MEDIUM DENSITY (2,500 - 3,999 SF): 100%	[R-3] Multiple Family Residence (Detached SF 5 To 6.5 Or 12 W/Bonus) (Attached 14.5 To 15.23 Or 17.4 W/Bonus): 100%

Structure: 

(0743) CONDO/TH GRADE 070-4, CONVERSION FROM OTHER

Class::

CLASS R4, ABOVE AVERAGE

Structure Information		Construction	Additional Features	
Rooms: 5		Roof Material: BUILT-UP	A/C: REFRIGERATION	
Bathroom Fixtures: 6		Heat: YES	Patio: COVERED	
Living Area: 1,416 sqft		Construction: 8" PAINTED BLOCK	Covered Parking: CARPORT - 1	
Year Built: 1962		Added Attached: None	Added Detached: None	
Stories: S				

Deed History

Sale Date	Buyer	Seller	Sale Price	Down	Mortgage	Deed	Financing	Transaction	Doc #
12/01/2020	JOANNE ARCANGELO	JOANNE ARCANGELO TRUST	\$0	\$0	\$0	Quit Claim			20201176341
12/01/2020	JOANNE ARCANGELO	JOANNE ARCANGELO TRUST	\$0	\$0	\$197,500	Quit Claim	Fannie/Freddie		20201176339
01/04/2012	JOANNE ARCANGELO	JOANNE ARCANGELO	\$0	\$0	\$0	Warranty			20120005254
10/02/2003	JOANNE ARCANGELO	JEFFREY GREENSPAN	\$0	\$0	\$0	Warranty			20031388605

Loan Origination History: \$

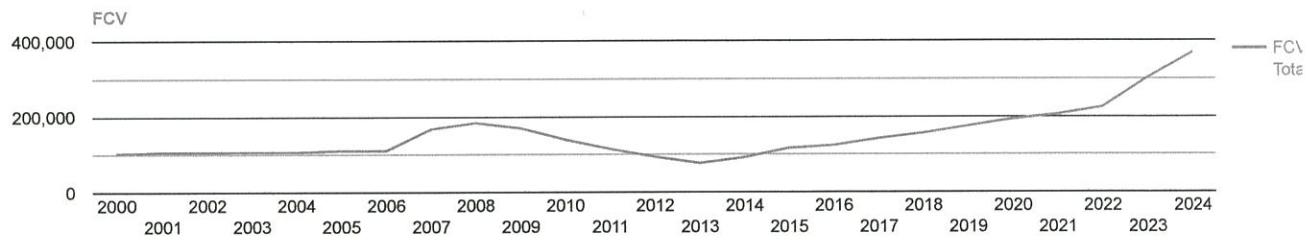
Date	Name	Mortgage Company	Mortgage Amount	Finance Type	Document #
08/11/2021	ARCANGELO, JOANNE	ROCKET MORTGAGE LLC	\$210,600	Conventional	20210866465
12/01/2020	ARCANGELO,JOANNE	QUICKEN LOANS INC	\$197,500	Conventional	20201176340

Subdivision - BILTMORE RESERVE

Subdivision Details	Stories	Average House
Improved Lots: 28	Single Story: 28	Sqft: 1,354
Year Built Range: 1962 - 1962	Multiple Story: 0	Lot Sqft: 1,165
With Pool: 0 (0%)		Fixtures: 6

Tax Assessment History

Full Cash Value (FCV) Limited Property Value based on Proposition 117 (2012) (LPV) Year over Year (YoY)	2020 Final	2021 Final	2022 Final	2023 Final	2024 Prelim
FCV Improvement	\$153,900	\$164,200	\$179,200	\$241,300	\$294,900
FCV Land	\$38,400	\$41,000	\$44,800	\$60,300	\$73,700
FCV Total	\$192,300	\$205,200	\$224,000	\$301,600	\$368,600
FCV YoY Change	10%	7%	9%	35%	22%
Assessed FCV	\$19,230	\$20,520	\$22,400	\$30,160	\$36,860
LPV Total	\$112,770	\$118,409	\$124,329	\$130,545	\$137,072
State Aid	\$196	\$198	\$213	\$216	\$0
Tax Amount	\$1,480	\$1,505	\$1,475	\$1,524	\$0

**Flood Information**

Map Number: 04013C1745L	(Zone SubType: 0.2 PCT ANNUAL CHANCE FLOOD HAZARD); Zone Description: Areas outside the one-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.
Map Date: 2013-10-16	
Panel: 1745L	
FEMA Zone: X	



treasurer.maricopa.gov
602-506-8511

Maricopa County Consolidated 2023 Property Tax Statement

** NOT MAILED **

John M. Allen
MARICOPA COUNTY
TREASURER
PO Box 52133
Phoenix AZ 85072-2133

Your 2023 Property Tax Summary for Parcel

64-56-140

	2022	RATIO	ASSESSED	2023	RATIO	ASSESSED
Limited Value (Primary)	124,329	.100	12,433	130,545	.100	13,055
Full Cash Value (Secondary)	224,000		0	301,600		0

Previous Year Total \$1,474.82 Total 2023 Assessed Taxes \$1,523.74

PRIMARY LIMITED VALUES

TYPE	LIMITED	RATIO	ASSESSED
Land/Building	130,545	.100	13,055
Personal Property	0	.100	0
Exemption	0		0
Primary Total	130,545	.100	13,055

AREA CODE: 381300

SECONDARY FULL CASH VALUES

TYPE	FULL CASH	RATIO	ASSESSED
Land/Building	301,600		0
Personal Property	0		0
Exemption	0		0
Primary Total	301,600		0

SPECIAL DISTRICT (VALUE/ACRES/SQFT) = ASSESSED DIST #

A= ACRES, S= SQUARE FEET, D= DOLLAR ASSESSMENT

YOUR OBLIGATIONS

Property taxes are due and payable. A.R.S. § 42-18051(A)(2). Interest on late payments is 16% per year. A.R.S. § 42-18053(A). First half tax is due 10/1/23. Interest penalty after 5pm on 11/1/23. Second half tax is due 3/1/24. Interest penalty after 5pm on 5/1/24. Pay in full by 1/2/24. No interest penalty on the first half. A.R.S. § 42-18053(B)(2).

- Mailed payments must be postmarked on or before the due date
- A \$25 fee will be assessed for returned checks
- U.S. funds only

YOUR PAYMENT OPTIONS

- Pay by E-Check from our website
- Pay by Credit / Debit Card from our website
- Pay at full-service Arizona Chase Bank
- Set up E-Check via Bill Pay
- Mail a Check. Use enclosed envelope and payment coupon and write your parcel number on your check.
- Pay in Person at the Treasurer's Office

treasurer.maricopa.gov
Or Use QR Code



Second half payment is due March 1. No additional notification is sent.

***** NOT MAILED ** NOT PRINTED *****

ARCANGELO JOANNE
5150 N 20TH ST UNIT 105
PHOENIX AZ 85016

IF YOU PREFER, YOU MAY TAKE THIS PAYMENT COUPON TO ANY FULL-SERVICE ARIZONA CHASE BANK TO SUBMIT YOUR PAYMENT
Thank you for paying your taxes

IF YOU PREFER, YOU MAY TAKE THIS PAYMENT COUPON TO ANY FULL-SERVICE ARIZONA CHASE BANK TO SUBMIT YOUR PAYMENT
Thank you for paying your taxes



Google Maps 14409 N Medinan Dr

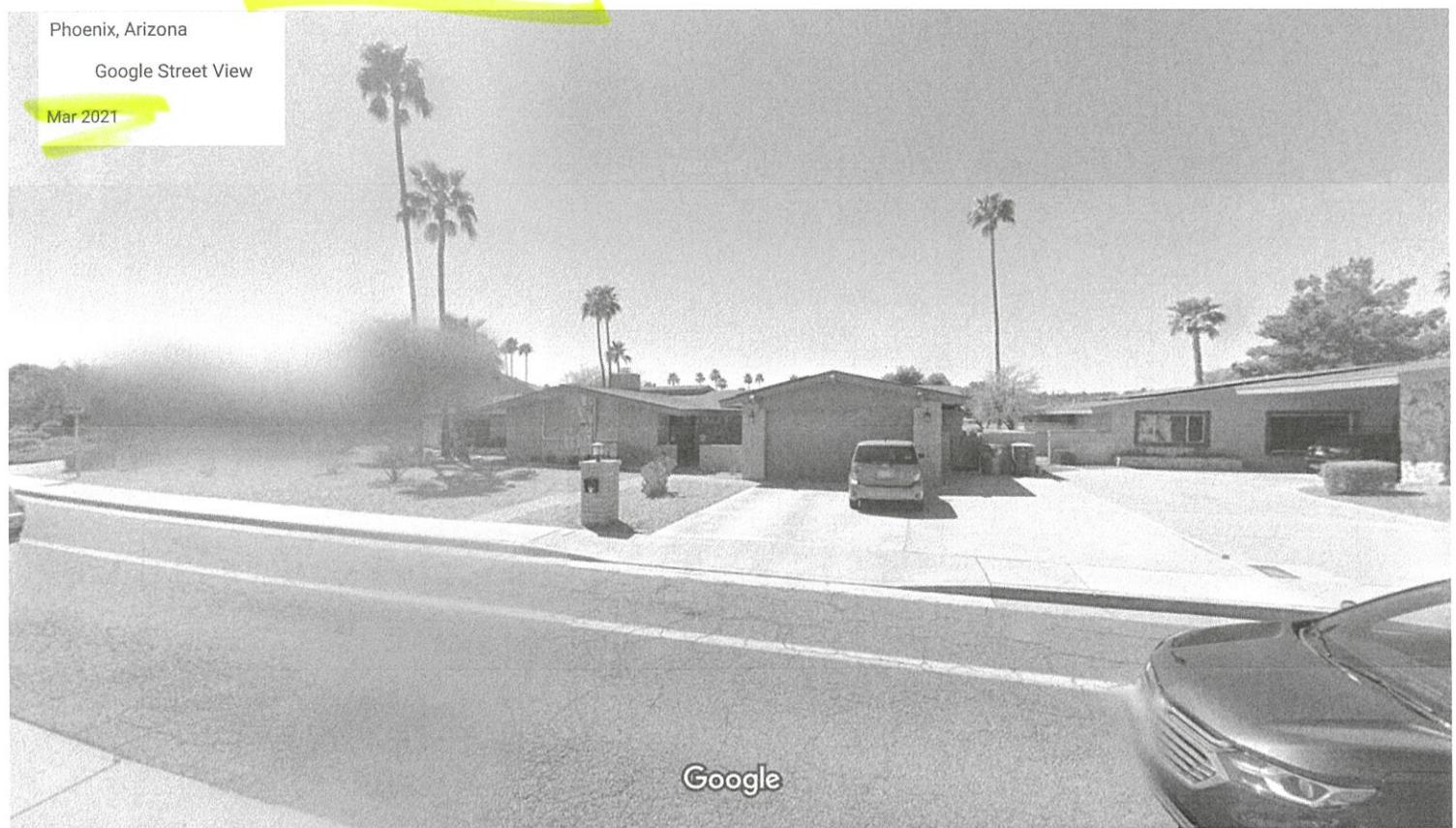


Image capture: Mar 2021 © 2024 Google



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