


B10 (Official Form 10 (12/07))

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		PROOF OF CLAIM
Name of Debtor: Cameo Homes, a California Corporation		Case Number: 8:08-13151 RK
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Sterling Savings Bank, Assignee of Interest-Mortgage Investment Company		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: Sterling Savings Bank Attn: Mike Brixey, Special Assets Administrator 111 North Wall Street, Spokane, WA 99201 Telephone number: (877) 369-0010		
Name and address where payment should be sent (if different from above): Sterling Savings Bank Attn: Mike Brixey, Special Assets Administrator 111 North Wall Street, Spokane, WA 99201 Telephone number: (877) 369-0010		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ 1,671,951.23 If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5) <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507(a)(____). Amount entitled to priority: \$ _____ *Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
2. Basis for Claim: Loan Guarantees (See instruction #2 on reverse side.) 3. Last four digits of any number by which creditor identifies debtor: 3712 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, If any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 11/10/08	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.  EDWARD OROZCO, SRVP, STERLING SAVINGS BANK	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

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INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the

claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a). If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101(5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

ATTACHMENT TO PROOF OF CLAIM

Principal Balance:	\$9,411,331.84	
Past Due interest:	394,005.04	as of 3/31/08
Previous late charges:	15,760.21	
April 2008 Interest:	65,970.28	
Reconveyance Fee:	169.00	
Interest 5/1/08-6/5/08:	81,894.06	
May Late Fee:	2,820.80	
Total due as of 6/6/08:	\$9,971,951.23	
Foreclosure bid amount:	8,300,000.00	
Deficiency:	(\$1,671,951.23)	

PROMISSORY NOTE

DATED SEPTEMBER 26, 2008

143003712

Rancho
Cucamonga Dev

PROMISSORY NOTE

\$9,960,000.00

Rancho Cucamonga, California
September 26, 2006

The undersigned, jointly and severally ("Maker"), for value received, promises to pay to the order of INTERVEST-MORTGAGE INVESTMENT COMPANY ("Lender") the principal sum of Nine Million Nine Hundred Sixty Thousand Dollars (\$9,960,000.00), and to pay interest on the unpaid principal thereof from the date of disbursement of principal at the rates hereinafter set forth, together with all costs and fees, including attorneys' fees, incurred by Lender in enforcing the obligations of this Note. The principal hereof and interest and premium, if any, hereon are payable to Lender at 5005 S.W. Meadows Road, Suite 400, Lake Oswego, Oregon 97035, or such other place as Lender may direct, in such coin or currency of the United States of America as at the time of payment shall be legal tender for the payment of public and private debts. Principal and interest shall be payable as follows:

a. Each loan advance shall bear interest from the date of such advance. The annual rate of interest shall be equal to three and one half percent (3.50%) in excess of the one month LIBOR Rate (London Interbank Offer Rate) as published in the *Wall Street Journal* at the date of closing. The interest rate on all sums advanced shall be adjusted on the first day of each month; to equal the then present published one month LIBOR Rate plus three and one half percent (3.50%). Provided however, the interest rate hereon shall never be less than the interest rate established on the date hereof. Accrued interest shall be paid monthly on the first day of each month on the outstanding balance.

LIBOR Rate is based on the British Banker's Association average of interbank offered rates for dollar deposits in the London market based on quotations at 16 major banks. If the one month LIBOR Rate ceases to be published or announced, Lender will set the interest rate by using a comparable index or reference rate. Reference rate, as used herein, or any prime rate used as a substitute therefor, is only a standard or index for measuring rates. It is not itself necessarily a rate commonly charged to any class of borrowers, nor is it necessarily the lowest or best rate offered by Lender.

b. The entire principal and any accrued interest on this Note shall be paid in full on or before October 1, 2007; provided however, that so long as Maker is not then in default, nor has been in default beyond the applicable cure period, under any of the provisions of any of the Loan Documents referred to herein, or with respect to any payment provided for herein, Maker may elect to (i) extend the maturity date of this Note to April 1, 2008 (first extended maturity date), upon giving Lender notice in writing of its intention to extend the maturity date at least thirty (30) days prior to the maturity date of this Note and upon paying Lender the sum of Forty-Nine Thousand Eight Hundred Dollars (\$49,800.00) at least thirty (30) days prior to the maturity date, in consideration for the extension period, and (ii) extend the maturity date of this Note to October 1, 2008, upon giving Lender notice in writing of its intention to extend the maturity date at least thirty (30) days prior to the first extended maturity date of this Note and upon paying Lender the sum of Forty-Nine Thousand Eight Hundred Dollars (\$49,800.00) at least thirty (30) days prior to the first extended maturity date, in consideration for the extension period. In the event that Maker elects to extend the maturity date subject to the requirements of this paragraph, all terms and conditions of this Note and the Loan Documents referred to herein shall remain in full force and effect.

Maker shall have the right, at any time, to prepay the whole or any part hereof without penalty. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent installments or change the amount of such installments, unless Lender shall otherwise agree in writing.

Following default in the payment of any installment of interest when due hereunder, or default under any of the covenants or conditions of the Deed of Trust which secures this Note or any other document executed in connection with or to secure this Note (the "Loan Documents") and expiration of the applicable cure period, Lender may elect to (i) declare the whole amount then unpaid due and collectible, whether due by lapse of time or not, and/or (ii) declare an increase in the rate of interest so that this Note shall thereafter bear interest at the rate contained herein, plus three percent (3.00%) per annum, initially determined on the date of default and adjusted as any variable rate changes. Lender may exercise either or both of the foregoing remedies, and failure to exercise either of these options shall not constitute a waiver of the right to exercise the same at any other time.

In the event that any payment or portion thereof (other than the principal balance at maturity) is not paid within fifteen (15) days after the date it is due, Lender may collect, and Maker agrees to pay with such payment, a "late charge" of Four Cents (\$0.04) for each dollar so over due as liquidated damages for the additional expense of handling such delinquent payments. Such late charge represents the reasonable estimate by the parties of a fair average compensation due to the failure of Maker to make timely payments. Such late charge shall be paid without prejudice to the rights of the Lender to collect any other amounts provided to be paid or to declare a default hereunder, under the Deed of Trust or under the Loan Documents.

In the event that Lender consults an attorney in connection with the default by Maker regarding the enforcement of any of Lender's rights under this Note or the Loan Documents, or if this Note is placed in the hands of an attorney for collection or if suit be brought to enforce this Note or the Loan Documents, Maker promises to pay all costs thereof, including attorneys' fees. Said costs and attorneys' fees shall include, without limitation, costs and attorneys' fees incurred in any appeal or in any proceedings under the Bankruptcy Act or state receivership statutes. Maker and any endorsers severally waive presentment, protest and demand, notice of protest, demand of dishonor, and payment of this Note, and expressly agrees that this Note, or any payment hereunder, may be extended from time to time without in any way affecting the liability of Maker and any endorsers hereof.

This Note is secured by a Deed of Trust, Assignment of Rents and Security Agreement ("Deed of Trust") on real and personal property situated in San Bernardino, California, of even date, and an Assignment of Leases and Cash Collateral ("Assignment") of even date, to which reference is hereby made for a description of the nature and extent of the security provided thereby and the rights and limitations of rights of Lender and Maker in respect of such security.

Maker acknowledges that the Deed of Trust contains certain provisions restricting the conveyance, transfer or further encumbrance of the property encumbered by the Deed of Trust without the prior written consent of Lender.

Maker particularly waives the right to demand any marshalling of assets as a condition to or in connection with the bringing of action hereon against it. Lender may accept additional or substitute security, or may release in whole or in part the security described in the Loan Documents now or hereafter securing the Note without in any way affecting or impairing the indebtedness evidenced hereby or the liability of Maker and any endorsers, guarantors or sureties hereof.

This Note is to be governed by and construed in accordance with the laws of the State of California. At the option of Lender, the venue of any action hereon may be laid in San Bernardino County, California, or in any county wherein is situate property subject to the Deed of Trust or the Loan Documents. In the event of any action hereon or for the enforcement hereof or in the event of the referring of this Note for collection, the Maker promises to pay all costs pertaining to the security therefor and all sums required to be paid under any of the Loan Documents.

This Note is given for an actual loan of the above amount and is secured by a Deed of Trust of even date herewith which is a lien upon the property therein described.

EACH AND EVERY MAKER HEREOF AGREES THAT IT HAS RECEIVED VALUABLE CONSIDERATION HEREUNDER, THAT IT SIGNS THIS NOTE AS MAKER AND NOT AS A SURETY, AND THAT ANY AND ALL SURETYSHIP DEFENSES ARE HEREBY WAIVED.

MAKER EXPRESSLY ACKNOWLEDGES AND UNDERSTANDS THAT ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE AND HEREBY CONFIRMS THAT LENDER HAS NOT MADE OR GIVEN ANY PROMISES OR COMMITMENTS THAT ARE NOT EXPRESSLY SET FORTH HEREIN OR IN THE OTHER LOAN DOCUMENTS.

RANCHO CUCAMONGA DEVELOPMENT
212 L.P., a California limited partnership

By Rancho Cucamonga 212 LLC, a California
limited liability company, General Partner

By Cameo Homes, a California
corporation, Member and Manager

By [Signature]
Victor J. Mahony, Chief Executive Officer

State of California
County of Orange

On 9/26/06, before me Ruth Guerrero, Notary Public personally appeared Victor J. Mahony personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



(Seal)

GUARANTY BY CAMEO HOMES, A California Corporation

DATED SEPTEMBER 26, 2006

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GUARANTY

WHEREAS, RANCHO CUCAGMONGA DEVELOPMENT 212 L.P., a California limited partnership (hereinafter called "Borrower"), is desirous of securing a mortgage loan from INTERVEST-MORTGAGE INVESTMENT COMPANY (hereinafter called "Lender"), in the sum of Nine Million Nine Hundred Sixty Thousand Dollars (\$9,960,000.00); and

WHEREAS, the undersigned, CAMEO HOMES, a California corporation (hereinafter called the "Guarantor"), is interested in the granting of a loan to Borrower by Lender; and

WHEREAS, Lender will not undertake to make a loan to Borrower unless payment of the same is guaranteed by Guarantor.

NOW, THEREFORE, it is agreed as follows:

In consideration of the making of a mortgage loan in the sum of Nine Million Nine Hundred Sixty Thousand Dollars (\$9,960,000.00); and any increases in the loan amount, modifications, renewals or extension of said indebtedness (hereinafter referred to as the Loan), the undersigned does hereby agree to pay, when due or on demand after maturity, all sums due, including but not limited to, any increases in the indebtedness, any indemnity liability, any sums advanced by Lender to protect its security as authorized by the terms of the Deed of Trust, Assignment of Rents and Security Agreement, Assignment of Leases and Cash Collateral, and any other loan instruments in connection with said loan held by Lender, given by Borrower to Lender, with interest according to the terms thereof, whether in the hands of Lender or held by others through the endorsement or assignment of said Lender, with or without recourse.

Guarantor agrees that Lender, its endorsees or assignees, may grant extensions, receive or surrender securities, accept composition, grant releases and discharges and otherwise deal with Borrower and with other parties and securities as it or they may see fit, and may apply all moneys received from Borrower or others, or from securities, upon such part of Borrower's indebtedness as it may think best, without prejudice to or in any way limiting or lessening the liability of the undersigned for the amount hereby guaranteed.

This is an absolute, present and continuing guaranty of payment and not of collection. Guarantor agrees that this Guaranty may be enforced by Lender without the necessity at any time of resorting to or exhausting any other security or collateral given in connection herewith or with the Note, Deed of Trust or any of the other loan documents through foreclosure or sale proceedings, as the case may be, under the Deed of Trust or otherwise, or resorting to any other guaranties, and Guarantor hereby waives any right to require Lender to join Borrower in any action brought hereunder or to commence any action against or obtain any judgment against Borrower or to pursue any other remedy or enforce any other right. Guarantor further agrees that nothing contained herein or otherwise shall prevent Lender from pursuing concurrently or successively all rights and remedies available to it at law and/or in equity or under the Note, Deed of Trust or any other loan documents, and the exercise of any of its rights or the completion of any of its remedies shall not constitute a discharge of Guarantor's obligations hereunder, it being the purpose and intent of Guarantor that the obligations of Guarantor hereunder shall be absolute, independent and unconditional under any and all circumstances whatsoever. The obligations of Guarantor hereunder are also separate and independent of Guarantor's obligations in any other capacity, including without limitation as a general partner, member, shareholder or officer of Borrower, and an action may be brought and prosecuted against Guarantor under this Guaranty separately from, or concurrently with, any action

against Guarantor for Guarantor's obligations in any other capacity. None of Guarantor's obligations under this Guaranty or any remedy for the enforcement thereof shall be impaired, modified, changed or released in any manner whatsoever by any impairment, modification, change, release or limitation of the liability of Borrower under the Note, Deed of Trust or other loan documents or by reason of the bankruptcy of Borrower or by reason of any creditor or bankruptcy proceeding instituted by or against Borrower. This Guaranty shall continue to be effective or be reinstated (as the case may be) if at any time payment of all or any part of any sum payable pursuant to the Note, Deed of Trust or any other loan document is rescinded or otherwise required to be returned by Lender upon the insolvency, bankruptcy, dissolution, liquidation, or reorganization of Borrower, or upon or as a result of the appointment of a receiver, intervenor, custodian or conservator of or trustee or similar officer for, Borrower or any substantial part of its property, or otherwise, all as though such payment to Lender had not been made, regardless of whether Lender contested the order requiring the return of such payment. In the event of the foreclosure of the Deed of Trust and of a deficiency, Guarantor hereby promises and agrees forthwith to pay the amount of such deficiency notwithstanding the fact that recovery of said deficiency against Borrower would not be allowed by applicable law; however, the foregoing shall not be deemed to require that Lender institute foreclosure proceedings or otherwise resort to or exhaust any other collateral or security prior to or concurrently with enforcing this Guaranty. Guarantor waives and agrees not to assert the benefits of any statutory provision limiting the right of Lender to recover a deficiency judgment, or to otherwise proceed against any person or entity obligated for payment of the Loan, after any foreclosure or trustee's sale of any security for the Loan. Until payment in full of the Loan, Guarantor shall have no right of subrogation and hereby waives any right to enforce any remedy which Lender now has, or may hereafter have, against Borrower, and waives any benefit of, and any right to participate in, any security now or hereafter held by Lender.

Guarantor does hereby (a) waive notice of acceptance of this Guaranty by Lender and any and all notices and demands of every kind which may be required to be given by any statute, rule or law, (b) agree to refrain from asserting, until after repayment in full of the Loan, any defense, right of set-off or other claim which Guarantor may have against Borrower (c) waive any defense, right of set-off or other claim which Guarantor or Borrower may have against Lender, or the holder of the Loan, (d) waive any and all rights Guarantor may have under any anti-deficiency statute or other similar protections, (e) waive presentment for payment, demand for payment, notice of nonpayment or dishonor, protest and notice of protest, diligence in collection and any and all formalities which otherwise might be legally required to charge Guarantor with liability, (f) waive the benefits of any statutory or other provision limiting the liability of a surety; and (g) waive any failure by Lender to inform Guarantor of any facts Lender may now or hereafter know about Borrower, the Loan, or the transactions contemplated by the loan documents, it being understood and agreed that Lender has no duty so to inform and that Guarantor is fully responsible for being and remaining informed by Borrower of all circumstances bearing on the risk of nonperformance of Borrower's obligations. Credit may be granted or continued from time to time by Lender to Borrower without notice to or authorization from Guarantor, regardless of the financial or other condition of Borrower at the time of any such grant or continuation. Lender shall have no obligation to disclose or discuss with Guarantor its assessment of the financial condition of Borrower. Guarantor acknowledges that no representations of any kind whatsoever have been made by Lender. No modification or waiver of any of the provisions of this Guaranty shall be binding upon Lender except as expressly set forth in a writing duly signed and delivered by Lender.

Pursuant to California Civil Code § 2856, Guarantor waives all rights and defenses that Guarantor may have because the Loan is secured by real property. This means, among other things:

- (1) Lender may collect from Guarantor without first foreclosing on any real or personal

property collateral pledged by Borrower.

- (2) If Lender forecloses on any real property collateral pledged by Borrower:
- (a) The amount of the Loan may be reduced only by the price for which that collateral is sold at the foreclosure sale, even if the collateral is worth more than the sale price.
 - (b) Lender may collect from Guarantor even if Lender, by foreclosing on the real property collateral, has destroyed any right Guarantor may have to collect from Borrower.

This is an unconditional and irrevocable waiver of any rights and defenses Guarantor may have because the Loan is secured by real property. These rights and defenses include, but are not limited to, any rights or defenses based on Section 580a, 580b, 580d, or 726 of the California Code of Civil Procedure.

Guarantor waives all rights and defenses arising out of an election of remedies by Lender, even though that election of remedies, such as a nonjudicial foreclosure with respect to security for a guaranteed obligation, has destroyed Guarantor's rights of subrogation and reimbursement against the principal by the operation of Section 580d of the California Code of Civil Procedure or otherwise.

Guarantor waives all rights of subrogation, reimbursement, indemnification, and contribution and any other rights and defenses that are or may become available to Guarantor by reason of Section 2787 to 2855, inclusive, of the Civil Code.

Guarantor warrants and acknowledges (a) Lender would not make the Loan but for this Guaranty; (b) there are no conditions precedent to the effectiveness of this Guaranty; (c) Guarantor has established adequate means of obtaining from sources other than Lender, on a continuing basis, financial and other information pertaining to Borrower's financial condition, the collateral for the Loan and Borrower's activities relating thereto and the status of Borrower's performance of obligations under the Note, Deed of Trust and other loan documents, and Guarantor agrees to stay adequately informed from such means of any facts, events or circumstances which might in any way affect Guarantor's risks hereunder and Lender has made no representation to Guarantor as to any such matters; (d) the most recent financial statements of Guarantor previously delivered to Lender are true and correct in all material respects, have been prepared in accordance with generally accepted accounting principles consistently applied (or other principles acceptable to Lender) and fairly present the financial condition of Guarantor as of the respective dates thereof, and no material adverse change has occurred in the financial condition of Guarantor since the respective dates thereof; (e) Guarantor has not and will not, without the prior written consent of Lender, sell, lease, assign, encumber, hypothecate, transfer or otherwise dispose of all or substantially all of Guarantor's assets, or any interest therein, other than in the ordinary course of Guarantor's personal financial dealings; and (f) Guarantor shall, no later than sixty (60) days from written request from Lender, provide Lender with (1) complete copies of Guarantor's current tax returns, (2) updated financial statements of Guarantor, such statements to be prepared in a form and in accordance with accounting principles acceptable to Lender, and (3) such other credit and financial information as Lender may require.

This Guaranty shall inure to the benefit of Lender, its successors and assigns. Lender shall be under no duty to file claims against the estate of any other Guarantor or Borrower who may die

or become insolvent.

This Guaranty is unconditional and is not given in reliance upon the executing of any other guaranties or other collateral given to secure any loans to Borrower.

IN WITNESS WHEREOF, the undersigned has executed this Guaranty this 26 day of September, 2006.

CAMEO HOMES, a California corporation

By [Signature]
Victor J. Mahony, Chief Executive Officer

State of California
County of Orange

On September 26, 2006, before me Ruth Guerrero, Notary Public personally appeared Victor J. Mahony personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies); and that by his/her/their signature(s) on the instrument the person(s); or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



(Seal)

ASSIGNMENT FROM INTERVEST-MORTGAGE INVESTMENT COMPANY

TO

STERLING SAVINGS BANK

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

Recorded in Official Records, County of San Bernardino



LARRY WALKER
Auditor/Controller - Recorder

9/02/2008
8:00 AM
LJ

691 First American

RECORDING REQUESTED BY AND WHEN
RECORDED RETURN TO:

Jody M. McCormick
Witherspoon, Kelley, Davenport
& Toole, P.S.
422 West Riverside Avenue, Suite 1100
Spokane, Washington 99201

Doc#: 2008-0397783



Title:	4	Pages:	5
Fees			\$6.00
Taxes			0.00
Other			0.00
PRID			\$58.00

3723255

ASSIGNMENT OF DEED OF TRUST, ASSIGNMENT OF RENTS
AND SECURITY AGREEMENT (AND FIXTURE FILING)

For Value Received, INTERVEST-MORTGAGE INVESTMENT COMPANY, a Washington corporation as Beneficiary, hereby grants, conveys, assigns and transfers to STERLING SAVINGS BANK, whose address is 111 North Wall Street, Spokane, Washington 99201, all beneficial interest under that certain Deed of Trust, Assignment of Rents and Security Agreement (and Fixture Filing) dated September 26, 2006, executed by RANCHO CUCAMONGA DEVELOPMENT 212 L.P., a California limited partnership, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, and recorded on September 29, 2006, under Auditor/Controller - Recorder's Document No. 2006-0668399, records of San Bernardino County, California, which land is described in Exhibit A attached hereto, and in abbreviated form as follows:

Abbreviated Legal Description: Parcel Nos. A1, A2, A3, B, C, D and E, City of Rancho Cucamonga, County of San Bernardino, State of California.

Tax Parcel No(s): 0207-101-41, 0207-101-34, 0207-101-31 and 0207-101-13

Together with note or notes therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust.

Dated: August 14, 2008.

INTERVEST-MORTGAGE INVESTMENT
COMPANY, a Washington corporation

By: Edward Orozco
Its: Authorized Officer

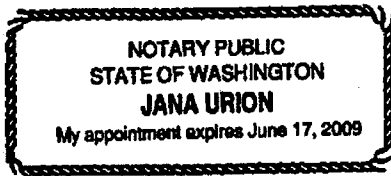
Edward Orozco

ASSIGNMENT OF DEED OF TRUST - 1

STATE OF WASHINGTON)
) ss.
County of Spokane)

On August 14, 2008, before me, JANA URION, Notary Public, personally appeared Edward Orozco, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

DATED: August 14, 2008.



Jana Urion
PRINT NAME: JANA URION
NOTARY PUBLIC in and for the State
of Washington, residing at Spokane
My appointment expires: 6-17-2009

ASSIGNMENT OF DEED OF TRUST - 1

Exhibit V
Page 1089

EXHIBIT A

Real property in the City of Rancho Cucamonga, County of San Bernardino, State of California, described as follows:

Parcel No. A1:

Lot 15, of Red Hill Subdivision, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 21 of Maps, Page 33, records of said county.

Parcel No. A2:

That portion of Lot 3, Section 9, Township 1 South, Range 7 West, San Bernardino Base and Meridian, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page 9, records of said county, described as follows:

Beginning at the Northwest corner of said Lot 3; thence South $0^{\circ}19'$ West 184.96 feet; thence North $77^{\circ}29'$ East 201.54 feet to a point on the Northeasterly boundary of that certain parcel of land conveyed to Irl E. Hinricksen and Laura Grace Hinricksen, his wife, dated March 21, 1945, and recorded in Book 1754 of Official Records, Page 263; thence North $28^{\circ}12'$ West 160.24 feet to the Northerly line of said Lot 3; thence North $89^{\circ}49'30''$ West 120.92 feet to the point of beginning.

Parcel No. A3:

A portion of Lot 3 in Section 9, Township 1 South, Range 7 West, San Bernardino Base and Meridian, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4, Page 9, records of said county, described as follows:

Beginning at the Southeast corner of Lot 15 of Plat of Red Hill Sub-Division as recorded in Book 21, Page 33 of Maps, records of said county; thence South $30^{\circ}50'30''$ East a distance of 56.67 feet to a 1" iron pipe tagged R. E. 7344; thence South $26^{\circ}1'10''$ East a distance of 302.84 feet more or less to a point on the Easterly boundary of Parcel #1 of the real property conveyed to Irl E. Hinricksen and Laura Grace Hinricksen by John H. Klusman and Elizabeth A. Klusman by Grant Deed dated March 21, 1945, and recorded in Book 1775, Page 67 of Official Records of said county; thence North $53^{\circ}42'$ West along said Easterly boundary a distance of 29.15 feet to an angle point in said boundary; thence continuing along said Easterly boundary North $28^{\circ}1'2'$ West a distance of 343.72 feet to the North line of said Lot 3; thence Easterly along the North line of said Lot 3 a distance of 22.7 feet more or less to the point of beginning.

ASSIGNMENT OF DEED OF TRUST - 1

Exhibit
Page 1090

Parcel No. B:

That portion of Lots 13 and 14 of Red Hill Subdivision, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 21 of Maps, Page 33, records of said county, described as follows:

Commencing at the Northeast corner of Lot 15 of said Red Hill Subdivision; thence South 28°8'45" East (record South 28°12'00" East) along the East line of said Lot 15 a distance of 5.73 feet to the true point of beginning; thence North 87°45'00" East, along the Southerly line of the land conveyed to the County of San Bernardino by Deed recorded March 23, 1956 in Book 3 893, Page 376, Official Records, a distance of 368.36 feet to a point on the Easterly line of the land conveyed to the Red Hill Country Club by Deed recorded October 5, 1923 in Book 804 of Deeds, Page 280, set out in said Deed as "Third"; thence South 37°38' West 77.39 feet more or less to the angle point therein; thence continuing along said Easterly line, South 33°33' West 70.08 feet to the South line of said Lot 13; thence North 89°49'30" West, along the Southerly line of said Lots 13 and 14, respectively, 226.94 feet more or less to the Southeasterly corner of said Lot 15 of said Red Hill Subdivision; thence North 28°08'45" West (record North 28°12'00" West) along the Easterly line of said Lot 15 a distance of 117.92 feet more or less to the true point of beginning.

Parcel No. C:

Lot 3 in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, San Bernardino Base and Meridian, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page(s) 9, records of said county.

Excepting therefrom that portion lying West of a line described as:

Beginning South 89°49'30" East, 120.92 feet from the Northwest corner of said Lot 3; thence South 28°12' East, 343.72 feet; thence South 53°42' East 236.7 feet; thence South 7°32' East, 191.47 feet. Also excepting therefrom the East 4 acres of said lot.

Also excepting therefrom any portion thereof lying within or South of the State Highway, as the same now exists 100 feet wide.

And also excepting therefrom any portion thereof lying within the right of way of the Pacific Electric Railway Company by Order of Condemnation recorded May 13, 1914 in Book 549, Page 86 of Deeds.

Further excepting therefrom that portion described in the Deed to Verne C. Hinrichsen and Gertrude D. Hinrichsen, husband and wife, recorded February 18, 1959, in Book 4736, Page 175, Official Records, described as follows:

ASSIGNMENT OF DEED OF TRUST - 1

Exhibit V
Page 1091

A portion of Lot 3 in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, as recorded in Book 4 of Maps, Page 9, records of said county, described as follows:

Beginning at the Southeast corner of Lot 15 of Plat of Redhill Subdivision, as recorded in Book 21 of Maps, Page 33, records of said county; thence South $30^{\circ}50'30''$ East, a distance of 56.67 feet to a 1-inch iron pipe tagged "R.E. 7344"; thence South $26^{\circ}1'10''$ East, a distance of 302.84 feet, more or less, to a point on the Easterly boundary of Parcel No. 1 of the real property conveyed to Irl E. Hinricksen and Laura Grace Hinricksen by John H. Klusman and Elizabeth A. Klusman by Grant Deed dated March 21, 1945 and recorded in Book 1775, Page 67, Official Records; thence North $53^{\circ}42'$ West along said Easterly boundary, a distance of 29.15 feet to an angle point in said boundary; thence continuing along said Easterly boundary, North $28^{\circ}1'2''$ West, a distance of 343.72 feet to the North line of said Lot 3; thence Easterly along the North line of said Lot 3, a distance of 22.7 feet, more or less, to the point of beginning.

Parcel No. D:

The East 4 acres of Lot 3, and that portion of Lot 2, both in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page 9, records of said county, lying North and West of the county road.

Except all public roads and highways.

Also except that portion lying with the land as set forth in that certain Final Order of Condemnation in favor of Pacific Electric Railway Company, recorded May 13, 1914, in Book 549, Page 86 of Deeds.

Parcel No. E:

A non-exclusive perpetual access easement as set forth in the Easement Deed recorded October 28, 2004, Instrument No. 2004-0786604, Official Records.

APN: 0207-101-41, 0207-101-34, 0207-101-31 and 0207-101-13

ASSIGNMENT OF DEED OF TRUST - 1

Exhibit
Page
V
1092

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

Recorded in Official Records, County of San Bernardino

9/02/2008
8:00 AM
LJ



LARRY WALKER
Auditor/Controller - Recorder

691 First American

RECORDING REQUESTED BY AND WHEN
RECORDED RETURN TO:

Jody M. McCormick
Witherspoon, Kelley, Davenport
& Toole, P.S.
422 West Riverside Avenue, Suite 1100
Spokane, Washington 99201

Doc#: 2008-0397784

Titles: 1 Pages: 6



Fee 23.00
Taxes 0.00
Other 0.00
PAID \$23.00

3723255

ASSIGNMENT OF ASSIGNMENT OF LEASES AND CASH COLLATERAL

For Value Received, INTERVEST-MORTGAGE INVESTMENT COMPANY, a Washington corporation as Assignee, hereby grants, conveys, assigns and transfers to STERLING SAVINGS BANK, whose address is 111 North Wall Street, Spokane, Washington 99201, all beneficial interest under that certain Assignment of Leases and Cash Collateral ("Assignment") dated September 26, 2006, executed by RANCHO CUCAMONGA DEVELOPMENT 212 L.P., a California limited partnership, as Assignor, and recorded on September 29, 2006, under Auditor/Controller - Recorder's Document No. 2006-0668400, records of San Bernardino County, California, which land is described in Exhibit A attached hereto, and in abbreviated form as follows:

Abbreviated Legal Description: Parcel Nos. A1, A2, A3, B, C, D and E, City of Rancho Cucamonga, County of San Bernardino, State of California.

Tax Parcel No(s): 0207-101-41, 0207-101-34, 0207-101-31 and 0207-101-13

Together with note or notes therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Assignment.

Dated: August 14, 2008.

INTERVEST-MORTGAGE INVESTMENT
COMPANY, a Washington corporation

By: Edward Orozco
Its: Authorized Officer

Edward Orozco

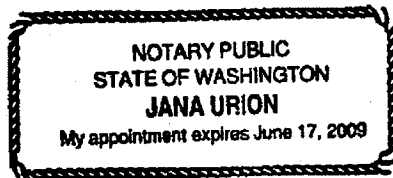
ASSIGNMENT OF DEED OF TRUST - 1

Exhibit V
Page 1093

STATE OF WASHINGTON)
) ss.
County of Spokane)

On August 14, 2008, before me, JANA URION, Notary Public, personally appeared Edward Orrego, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

DATED: August 14, 2008.



Jana Urion
PRINT NAME: JANA URION
NOTARY PUBLIC in and for the State of Washington,
residing at Spokane
My appointment expires: 6-17-2009

ASSIGNMENT OF DEED OF TRUST - 2

Exhibit V
Page 1094

EXHIBIT A

Real property in the City of Rancho Cucamonga, County of San Bernardino, State of California, described as follows:

Parcel No. A1:

Lot 15, of Red Hill Subdivision, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 21 of Maps, Page 33, records of said county.

Parcel No. A2:

That portion of Lot 3, Section 9, Township 1 South, Range 7 West, San Bernardino Base and Meridian, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page 9, records of said county, described as follows:

Beginning at the Northwest corner of said Lot 3; thence South 0°19' West 184.96 feet; thence North 77°29' East 201.54 feet to a point on the Northeasterly boundary of that certain parcel of land conveyed to Irl E. Hinricksen and Laura Grace Hinricksen, his wife, dated March 21, 1945, and recorded in Book 1754 of Official Records, Page 263; thence North 28°12' West 160.24 feet to the Northerly line of said Lot 3; thence North 89°49'30" West 120.92 feet to the point of beginning.

Parcel No. A3:

A portion of Lot 3 in Section 9, Township 1 South, Range 7 West, San Bernardino Base and Meridian, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4, Page 9, records of said county, described as follows:

Beginning at the Southeast corner of Lot 15 of Plat of Red Hill Sub-Division as recorded in Book 21, Page 33 of Maps, records of said county; thence South 30°50'30" East a distance of 56.67 feet to a 1" iron pipe tagged R. E. 7344; thence South 26°11'10" East a distance of 302.84 feet more or less to a point on the Easterly boundary of Parcel #1 of the real property conveyed to Irl E. Hinricksen and Laura Grace Hinricksen by John H. Klusman and Elizabeth A. Klusman by Grant Deed dated March 21, 1945, and recorded in Book 1775, Page 67 of Official Records of said county; thence North 53°42' West along said Easterly boundary a distance of 29.15 feet to an angle point in said boundary; thence continuing along said Easterly boundary North 28°12' West a distance of 343.72 feet to the North line of said Lot 3; thence Easterly along the North line of said Lot 3 a distance of 22.7 feet more or less to the point of beginning.

ASSIGNMENT OF DEED OF TRUST - 3

Exhibit V
Page 1095

Parcel No. B:

That portion of Lots 13 and 14 of Red Hill Subdivision, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 21 of Maps, Page 33, records of said county, described as follows:

Commencing at the Northeast corner of Lot 15 of said Red Hill Subdivision; thence South 28°8'45" East (record South 28°12'00" East) along the East line of said Lot 15 a distance of 5.73 feet to the true point of beginning; thence North 87°45'00" East, along the Southerly line of the land conveyed to the County of San Bernardino by Deed recorded March 23, 1956 in Book 3893, Page 376, Official Records, a distance of 368.36 feet to a point on the Easterly line of the land conveyed to the Red Hill Country Club by Deed recorded October 5, 1923 in Book 804 of Deeds, Page 280, set out in said Deed as "Third"; thence South 37°38' West 77.39 feet more or less to the angle point therein; thence continuing along said Easterly line, South 33°33' West 70.08 feet to the South line of said Lot 13; thence North 89°49'30" West, along the Southerly line of said Lots 13 and 14, respectively, 226.94 feet more or less to the Southeasterly corner of said Lot 15 of said Red Hill Subdivision; thence North 28°08'45" West (record North 28°12'00" West) along the Easterly line of said Lot 15 a distance of 117.92 feet more or less to the true point of beginning.

Parcel No. C:

Lot 3 in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, San Bernardino Base and Meridian, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page(s) 9, records of said county.

Excepting therefrom that portion lying West of a line described as:

Beginning South 89°49'30" East, 120.92 feet from the Northwest corner of said Lot 3; thence South 28°12' East, 343.72 feet; thence South 53°42' East 236.7 feet; thence South 7°32' East, 191.47 feet.

Also excepting therefrom the East 4 acres of said lot.

Also excepting therefrom any portion thereof lying within or South of the State Highway, as the same now exists 100 feet wide.

And also excepting therefrom any portion thereof lying within the right of way of the Pacific Electric Railway Company by Order of Condemnation recorded May 13, 1914 in Book 549, Page 86 of Deeds.

Further excepting therefrom that portion described in the Deed to Verne C. Hinrichsen and Gertrude D. Hinrichsen, husband and wife, recorded February 18, 1959, in Book 4736, Page 175, Official Records, described as follows:

ASSIGNMENT OF DEED OF TRUST - 4

Exhibit
Page

V
1096

A portion of Lot 3 in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, as recorded in Book 4 of Maps, Page 9, records of said county, described as follows:

Beginning at the Southeast corner of Lot 15 of Plat of Redhill Subdivision, as recorded in Book 21 of Maps, Page 33, records of said county; thence South $30^{\circ}50'30''$ East, a distance of 56.67 feet to a 1-inch iron pipe tagged "R.E. 7344"; thence South $26^{\circ}11'10''$ East, a distance of 302.84 feet, more or less, to a point on the Easterly boundary of Parcel No. 1 of the real property conveyed to Irl E. Hinricksen and Laura Grace Hinricksen by John H. Klusman and Elizabeth A. Klusman by Grant Deed dated March 21, 1945 and recorded in Book 1775, Page 67, Official Records; thence North $53^{\circ}42'$ West along said Easterly boundary, a distance of 29.15 feet to an angle point in said boundary; thence continuing along said Easterly boundary, North $28^{\circ}12'$ West, a distance of 343.72 feet to the North line of said Lot 3; thence Easterly along the North line of said Lot 3, a distance of 22.7 feet, more or less, to the point of beginning.

Parcel No. D:

The East 4 acres of Lot 3, and that portion of Lot 2, both in Section 9, Township 1 South, Range 7 West, according to Map of Cucamonga Lands, in the City of Rancho Cucamonga, County of San Bernardino, State of California, as per plat recorded in Book 4 of Maps, Page 9, records of said county, lying North and West of the county road.

Except all public roads and highways.

Also except that portion lying with the land as set forth in that certain Final Order of Condemnation in favor of Pacific Electric Railway Company, recorded May 13, 1914, in Book 549, Page 86 of Deeds.

Parcel No. E:

A non-exclusive perpetual access easement as set forth in the Easement Deed recorded October 28, 2004, Instrument No. 2004-0786604, Official Records.

APN: 0207-101-41, 0207-101-34, 0207-101-31 and 0207-101-13

ASSIGNMENT OF DEED OF TRUST - 5

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CERTIFICATE OF SERVICE

I, the undersigned, declare and certify as follows:

I am over the age of eighteen years, not a party to the within action and employed in the County of Riverside, State of California. I am employed in the office of Reid & Hellyer, A Professional Corporation, members of the Bar of the above-entitled Court, and I made the service referred to below at their direction. My business address is 3880 Lemon Street, Fifth Floor, Riverside, California 92502.

On November 10, 2008, I served true copy(ies) of the **PROOF OF CLAIM** to the party(ies) listed on the attached service list.

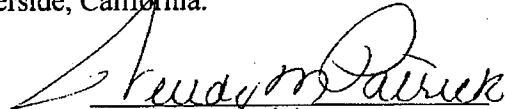
- BY MAIL:** I am "readily familiar" with the firm's practice of collection and processing correspondence for mailing with the United States Postal Service. Under that practice, it would be deposited with the United States Postal Service that same day in the ordinary course of business. Such document(s) were placed in envelopes addressed to the person(s) served hereunder for collection and mailing with postage thereon fully prepaid at Riverside, California, on that same day following ordinary business practices.
- BY FACSIMILE:** At approximately _____, I caused said document(s) to be transmitted by facsimile. The telephone number of the sending facsimile machine was (951) 686-2415. The name(s) and facsimile machine telephone number(s) of the person(s) served are set forth in the service list. The document was transmitted by facsimile transmission, and the sending facsimile machine properly issued a transmission report confirming that the transmission was complete and without error.
- BY E-MAIL:** At approximately _____, I caused said document(s) to be transmitted by electronic mail. The name(s) and e-mail addresses of the person(s) served are set forth in the service list. The document was transmitted by electronic transmission and without error.
- BY CM/ECF NOTICE OF ELECTRONIC FILING:** I caused said document(s) to be served by means of this Court's electronic transmission of the Notice of Electronic Filing through the Court's transmission facilities, for parties and/or counsel who are registered ECF Users.
- BY OVERNIGHT DELIVERY:** I deposited such document(s) in a box or other facility regularly maintained by the overnight service carrier, or delivered such document(s) to a courier or driver authorized by the overnight service carrier to receive documents, in an envelope or package designated by the overnight service carrier with delivery fees paid or provided for, addressed to the person(s) served hereunder.
- BY EXPRESS MAIL:** I deposited such document(s) in a box or other facility regularly maintained by the United States Postal Service, in an envelope or package designated by the United States Postal Service with delivery fees paid or provided for, addressed to the person(s) served hereunder.
- BY PERSONAL SERVICE:** I personally delivered such document(s) to the person(s) served hereunder.

REID & HELLYER APC
3880 LEMON STREET, FIFTH FLOOR
RIVERSIDE, CALIFORNIA 92502-1300
TELEPHONE (951) 682-1771

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I certify under penalty of perjury under the laws of the State of California and the United States of America that the foregoing is true and correct.

Executed on November 10, 2008, at Riverside, California.


Wendy M. Patrick

SERVICE LIST

Office of the United States Trustee **BY CM/ECF NOTICE OF ELECTRONIC FILING**

Attorneys for Debtor:
Paul J. Couchot
Winthrop Couchot **BY CM/ECF NOTICE OF ELECTRONIC FILING**

REID & HELLYER APC
3880 LEMON STREET, FIFTH FLOOR
RIVERSIDE, CALIFORNIA 92502-1300
TELEPHONE (951) 682-1771

Exhibit V
Page 1099