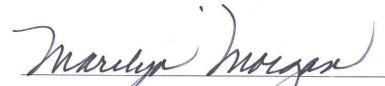




The following constitutes
the order of the court. Signed April 05, 2010


Marilyn Morgan
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re CEDAR FUNDING, INC.,
Debtor.

Case No. 08-52709-MM
Chapter 11

R. TODD NEILSON, Chapter aa Trustee.,
Plaintiff,

Adversary No. 09-5225

vs.

LUZ ELENA AGUIRRE, *et. al.*,
Defendants.

**MEMORANDUM DECISION ON
TRUSTEE'S MOTION FOR PARTIAL
SUMMARY JUDGMENT**

INTRODUCTION

In this adversary proceeding, R. Todd Nielson, the trustee of Cedar Funding, Inc.'s estate, seeks to avoid certain assignments of deeds of trust that CFI recorded in favor of hundreds of investors who have fractionalized interests in seventy-four separate mortgage loans that CFI originated. The trustee has moved for partial summary judgment with respect to fifty-nine of the deeds of trust asserting that the assignments were recorded either during the ninety day preference period preceding CFI's bankruptcy or after the bankruptcy was filed and constitute preferential transfers within the meaning of

1 § 547(b) of the Bankruptcy Code. If the assignments are avoided, the investors will join the pool of
2 CFI's unsecured creditors.

3
4 **PROCEDURE ON SUMMARY JUDGMENT**

5 The standards and procedures for granting partial summary judgment, also known as summary
6 adjudication, are the same as those for summary judgment. *See Calif. v. Campbell*, 138 F.3d 772, 780
7 (9th 1998); *Continental Insur. Co. v. Cota*, 2010 WL 383367 *2 (N.D. Cal. Jan. 27, 2010). Partial
8 summary judgment “upon all or any part of a claim” is appropriate when the evidentiary proof offered
9 by the moving party shows that there is no genuine issue of material fact as to the specified portion of
10 the claim and the moving party is entitled to a determination as a matter of law. *Celotex Corp v. Catrett*,
11 477 U.S. 317, 322 (1986); Fed. R. Civ. P. Rule 56. A plaintiff moving for summary judgment must
12 demonstrate all elements of its claim to prevail. *Lockwood v. Wolf Corp.*, 629 F.2d 603, 611 (9th Cir.
13 1980). To avoid the fifty-nine deeds of trust at issue, the trustee must provide evidence establishing
14 each element of a preferential transfer claim as to each assignment.

15 Some defendants have alleged affirmative defenses to the trustee's complaint. Because
16 defendants bear the burden of proof as to their defenses, the catalog of defenses listed in their answer,
17 without more, is insufficient to avoid summary judgment. *Johnson v. Georgia-Pacific Corp.*, 2009 WL
18 1311896 at *2 (9th Cir. May 12, 2009); *In re MarchFirst, Inc.*, 2007 WL 4105816, at *5 (Bankr. N.D.
19 Ill. Nov. 15 2007), *citing*, *Celotex*, 477 U.S. at 324, 106 S. Ct. at 2553. At a minimum, they must offer
20 sufficient evidence to raise a triable issue of fact as to each element of any defense that they want to
21 pursue.

22
23 **FACTS**

24 Many facts regarding CFI and its operations are recounted in *Rollins v. Nielson (In re Cedar*
25 *Funding, Inc.)*, 408 B.R.299 (Bankr. N.D. Cal. 2009). To the extent applicable, those facts are
26 incorporated herein with repetition only as needed to properly understand the events pertinent to the
27

1 pending motion for summary judgment. Only seventy-five of over three hundred and eighty affected
2 defendants have opposed the trustee's motion for summary judgment. The facts, as taken from the
3 evidentiary materials submitted by both sides, are stated in a light favorable to the defendants as
4 required by the standards for summary judgment.

5 Prior to bankruptcy, CFI was in the business of making loans secured by trust deeds against the
6 borrowers' real property. Its operations were funded by hundreds of investors who gave CFI money
7 believing that they were acquiring fractional interests in the secured loans that CFI originated. Between
8 2004 and early 2008, CFI extended the fifty-six real estate loans listed in Exhibit A to various
9 borrowers. In return, CFI received promissory notes from the borrowers and recorded deeds of trust
10 naming CFI as the beneficiary. The defendants against whom the trustee seeks summary judgment, each
11 gave CFI funds that were to be invested and used to acquire fractional interests in one or more of the
12 fifty-six secured loans at issue.

13 It was CFI's standard practice to deposit funds from investors into a general account known as
14 the "escrow account" that CFI maintained at Wells Fargo Bank and from which CFI funded loans to its
15 borrowers. In the escrow account, all investor money was commingled along with payments received
16 from borrowers. Shortly after receiving an investment, CFI typically made a bookkeeping entry
17 associating that investment with a particular loan. There is no evidence that CFI deviated from its
18 standard practice with respect to the investments at issue herein. At the time of investment, the
19 defendant investors intended and believed that, in return for their investment, they would receive a
20 fractionalized interest in one or more of CFI's notes and in the corresponding deed of trust securing
21 repayment of the note.

22 After tendering funds to CFI, the investors generally received a form acknowledgment letter on
23 CFI letterhead thanking them for their investment in a loan identified in the caption of the letter. While
24 defendants' evidence fails to establish that each defendant affected by this motion received an
25 acknowledgment letter, for purposes of this motion, it will be assumed that they did. The body of the
26 acknowledgment letters indicated that the investors held a specified percentage interest in the captioned
27

1 loan and advised the investors when to expect the first interest payment on their investment. The letters
2 also reflected that certain loan documents were enclosed. The documents varied from letter to letter,
3 but CFI generally enclosed executed copies of the original note and deed of trust between CFI and the
4 borrower, along with copies of several *unexecuted* documents, including a Loan Servicing Agreement,
5 a Lender/Purchaser Disclosure Statement, a Promissory Note Endorsement from CFI to the investor and
6 an Assignment of Deed of Trust referencing the investor as an assignee. Sometimes, the letters also
7 enclosed copies of the borrower's Uniform Residential Loan Application, a Preliminary Title Report,
8 an appraisal of the property and an investment overview. The letters routinely asked the investor to sign
9 and return both the Loan Servicing Agreement and the Lender/Purchaser Disclosure Statement.

10 Contrary to the norm, twenty-three defendant investors indicate that they received *executed*
11 Promissory Note Endorsements from CFI with their acknowledgment letter. Those investors include:

12	Note #4929	Antonio Flores	undated (enclosed with letter dated 3/1/08)
13	Note #4971	Pensco fbo J. Waldroup	undated (enclosed with letter dated 8/27/07)
14		Pensco fbo K. Ramsden	undated (enclosed with letter dated 2/27/08)
15		Pensco fbo M. Waldroup	undated (enclosed with letter dated 8/27/07)
16	Note #5023	Marvin Spott	endorsement dated 7/21/07
17	Note #5173	Betty Havey	endorsement dated 10/22/07
18		Catherine Lau	endorsement dated 10/23/07
19	Note #5177	Pensco fbo J. Waldroup	undated (enclosed with letter dated 2/16/07)
20		Pensco fbo K. Ransden	undated (enclosed with letter dated 8/27/07)
21		Pensco fbo M. Waldroup	undated (enclosed with letter dated 8/27/07)
22	Note #5317	Cherie Thibodeaux	endorsement dated 1/11/08
23		James Thorsen	endorsement dated 1/11/08
24	Note #5385	Selene Olms	endorsement dated 10/17/07
25	Note #5443	Roy Gunter	undated (enclosed with letter dated 1/9/07)
26	Note #5497	Pensco fbo Roy Gunter	undated (enclosed with letter dated 8/10/07)
27	Note #5498	Blake Cesarin	undated (enclosed with letter dated 5/7/07)
28	Note #5537	Catherine Lau	endorsement dated 9/19/07
		Tom Moss	endorsement dated 9/19/07
		Gregory/Maria Parrish	endorsement dated 9/24/07
		William/Joele Swift	endorsement dated 9/19/07
	Note #5543	James Moore, trustee	endorsement dated 9/19/07

1 Note #5578 James Hage endorsement dated 1/24/08
2 Barbara Johns endorsement dated 1/24/08

3 Defendants also assert that a few of the note endorsements were accompanied by executed Assignments
4 of Deed of Trust bearing the same date as the endorsement.

5 Every time the investors contacted CFI, CFI treated them as if they owned a fractional interest
6 in the loan in which they had invested. Additionally, after CFI associated an investment with a
7 particular note, it began to make regular monthly interest payments to the investor. CFI sent out interest
8 payments to its investors even if the borrower on the loan was not making loan payments. The
9 defendants who responded to the trustee's motion each received monthly interest payments from the
10 time of their investment through March 2008. Starting in April 2008, however, CFI stopped all interest
11 payments to its investors.

12 During the first five months of 2008, the California Department of Real Estate and the California
13 Department of Corporations instituted investigations of CFI and its sole shareholder, David Nilsen. On
14 May 16, 2008, the DRE suspended Nilsen's real estate license due to multiple and continuing violations
15 of California's Business and Professions Code, which included the failure to execute and/or record
16 assignments of deeds of trust naming the individual investors as beneficiaries. In an apparent attempt
17 to save his real estate license, between April 14, 2008 and May 21, 2008, Nilsen had CFI execute
18 Assignments of Deeds of Trust reflecting the fractionalized interests that each of the defendants held
19 in the loans at issue. These executed assignments were then recorded with the appropriate county
20 recorder's office. The record dates range from April 21, 2008 to September 9, 2008. In each case, the
21 fractional assignment of CFI's deed of trust was recorded either within the thirty-five day period
22 preceding, or sometime subsequent to, CFI's May 26, 2008 bankruptcy filing .
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1 DISCUSSION

2 To succeed on summary judgment, the trustee must provide undisputed evidence showing that
3 the fractional security interests that CFI assigned to the investors constituted an interest of CFI in
4 property and that the transfers of those interests 1) were for the benefit of a creditor; 2) were on account
5 of an antecedent debt; 3) were made while CFI was insolvent; 4) were made within 90 days of CFI's
6 bankruptcy petition; and 5) would allow the receiving creditor to receive more than it would under a
7 chapter 7 liquidation, without the transfer. 11 U.S.C. § 547(b). The trustee has satisfied this burden.

8 With respect to the fifty-six loan transactions at issue, CFI received promissory notes from each
9 of its borrowers. The borrowers also executed deeds of trust, naming CFI as beneficiary, to secure
10 repayment of the notes. Both the deeds of trust and the promissory notes in favor of CFI constituted
11 "legal or equitable interests of the debtor in property." 11 U.S.C. § 541(a)(1). As a result, there is no
12 serious challenge to whether the fractional security interests that CFI transferred to the defendants
13 constituted an interest of CFI in property.

14 Turning to whether the transfers effected by the assignments of the deeds of trust were for the
15 benefit of a creditor and were on account of antecedent debt, defendants' own submissions indicate that
16 CFI promised to transfer fractional interests in the notes and deeds of trust to the defendants in return for
17 their investments. There is no dispute that each defendant invested thousands of dollars with CFI. Until
18 CFI accomplished the transfers, the defendant investors were creditors of CFI entitled to the conveyance
19 of their fractionalized security interests in the loans, which is why the trustee has referred to the
20 transactions as "failed sales." When the transfers eventually occurred, they were clearly on account of
21 antecedent debt because the defendants had been entitled to receive their fractional interests since the
22 time of their original investment.

23
24 Based on the opposition papers filed by seventy-five of the defendants, the only real dispute is
25 whether the transfer of the defendants' secured interests in the underlying loans took place during the 90
26 days immediately preceding CFI's bankruptcy, a time period when CFI is presumed to have been
27 insolvent. Defendants contend that CFI transferred full ownership of their secured interests outside of

1 the preference period in one of two ways: First, they urge that CFI transferred the promissory notes to
2 them prior to the preference period, either by executing a Note Endorsement in favor of twenty-two
3 defendants or because the endorsement was executed by integration into a signed acknowledgment.
4 Alternatively, defendants assert that summary judgment is unwarranted due to questions of fact as to
5 whether they have an equitable lien that pre-dates the preference period. Neither argument is persuasive.

6 **I. Note Endorsements Outside the Preference Period Do Not Preclude Avoidance of the Liens.**

7 Section 547(e) of the Bankruptcy Code governs whether or not a transfer is made within the 90
8 day preference period. According to its terms, for avoidance purposes, a transfer is made:

- 9 (A) at the time such transfer takes effect between the transferor and the transferee, if such transfer
10 is perfected at, or within 30 days after, such time;
11 (B) at the time such transfer is perfected, if such transfer is perfected after such 30 days;
12 (C) immediately before the date of the filing of the petition, if [a transfer perfected after such 30
13 days] is not perfected at
(i) the commencement of the case.

14 11 U.S.C. § 547(e)(2)(A) - (C). Under this provision, for avoidance purposes, a transfer is not necessarily
15 “made” at the time that the debtor completes an effective transfer to the intended transferee. Rather, the
16 court must also consider when the transfer is perfected to see whether the effective date, or the perfection
17 date, or the filing will control.

18 Perfection, in turn, depends on whether the transfer involves real property or not. 11 U.S.C.
19 § 547(e)(1). Here, the deeds of trust at issue are interests in real property. *In re Cortez*, 191 B.R. 174,
20 178 (9th Cir. B.A.P. 1995). As a result, § 547(e) dictates that the perfection date for the transfers of
21 fractionalized security interests from CFI to the defendants is the date when a bona fide third party
22 purchaser could no longer acquire a property interest senior to the defendants’ security interests. 11
23 U.S.C. § 547(e)(1)(A). State law determines when it is no longer possible to gain a superior interest
24 *In re Lewis W. Shurtleff, Inc.*, 778 F.2d 1416, 1420 (9th Cir. 1985). Under California’s real property
25 recording system, the priority of conveyances, with an exception for leases that is not applicable here,
26 is determined by time of recordation, not time of transfer. Cal. Civ. Code §§ 1213-1214; *Bratcher v.*
27

1 *Buckner*, 90 Cal. App. 4th 1177, 1185 (2001). A “conveyance” includes every written instrument by
2 which any interest in real property is created, mortgaged or encumbered, or by which the title to any real
3 property may be affected. Cal. Civ. Code § 1215. Consequently, a deed of trust, as an instrument
4 providing a security or collateral interest in real property, must be perfected by recordation to be binding
5 on subsequent purchasers without notice. *Cortez*, 191 B.R. at 178. Similarly, any assignment of a deed
6 of trust may be valid as between the assignor and assignee without recording, but it is only upon
7 recording that its priority is perfected and provides constructive notice to third parties to prevent them
8 from gaining a superior interest. Cal. Civ. Code § 2934. *See also* 4 Miller & Starr, CALIFORNIA REAL
9 ESTATE, 3d ed., Deeds of Trust § 10:39 (2000).

10 Defendants argue that their fractional interests were transferred before the 90 day preference
11 period began because CFI transferred the promissory notes to defendants outside the preference period
12 and the transfer of the debt carried their security interests with it. Cal. Civ. Code § 2936. That argument
13 misses the effect of California’s real property recording system. The defendants are correct that transfer
14 of the underlying debt would have carried the security with it. *Id.*; 4 Miller & Starr, at §10:38 (transfer
15 of the debt accomplishes the transfer of the security without the necessity of a formal assignment of the
16 trust deed). Mere transfer of the security interests, however, is only valid between the assignors and
17 assignees of the security interests. To be effective against third parties, or “perfected” within the
18 meaning of § 547(e), the assignment or transfer of the deeds of trust had to be recorded. *Id.* § 2934.

19 Applying the above standards to the facts of this adversary proceeding, the evidence establishes
20 that all but five of the assignments were executed before March 1, 2008. It is also undisputed that those
21 executed assignments were all recorded between April 21, 2008 and September 9, 2008. Thus, they were
22 all perfected more than 30 days after the transfer of the fractional interests became effective between the
23 parties. According to § 547(e)(2)(B), then, all transfers recorded prior to the May 26, 2008 petition date
24 were “made,” for purposes of avoidance, at the time of perfection. For those that were recorded after the
25 May 26, 2008 petition date the transfers are deemed to be “made” immediately before the filing of the
26 petition. § 547(e)(2)(C).

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1 With respect to the remaining five notes (Nos. 5023, 5173, 5358, 5533 and 5560), defendants'
2 chart indicates that the assignments were executed in mid-April 2008. Two of those five assignments
3 were recorded more than 30 days after they were executed. As a result, the perfection date is the date
4 the transfer was made. *Id.* at § 547(e)(2)(B). For the last three, however, the assignments were recorded
5 within than 30 days of the date reflected on the Assignments of Deed of Trust. Viewing this evidence
6 in the defendants' favor, the transfers were "made" on the date set forth in the assignments. *Id.* at §
7 547(e)(2)(A). Because that date was in mid-April, however, the transfers again were "made" within the
8 90 day preference period.

9
10 **II. The Circumstances Of This Case Dictate That The Principle of Ratable Distribution**
11 **Trumps Any Right To An Equitable Lien.**

12 Defendants urge that summary judgment is also inappropriate because there are questions of fact
13 regarding whether the defendants have an equitable lien that transferred the equity of their security
14 interests to them back at the time of their investment in CFI. They reason that only bare legal title was
15 transferred when the trust deed assignments were recorded during the preference period, and therefore
16 their equitable liens are not subject to avoidance as preferences. This argument does not preclude the
17 entry of summary judgment for the trustee.

18 Even if there is a triable issue of fact as to whether an equitable lien could be imposed, caution
19 is required before exercising this inchoate equitable power in the bankruptcy context. *In re North*
20 *American Coin & Currency, Ltd.*, 767 F.2d 1573, 1575 (9th Cir. 1985). Once bankruptcy intervenes, the
21 right to an equitable lien should be balanced against bankruptcy principles of ratable distribution. *See*
22 *Rollins*, 408 B. R. at 314-16. For the reasons explained in the *Rollins* decision, CFI's bad business
23 practices, including the commingling of investment monies from individual investors with payments from
24 borrowers, precludes the recognition of an equitable lien in favor of any particular claimant. To prefer
25 one claimant by awarding an equitable lien would be unfair to potential competing equitable claims to
26 the same property. *Id.* at 316.

1 Further, it would make little sense to impose an equitable lien under the circumstances of this
2 proceeding because any such lien would be avoidable as a preference. As one leading bankruptcy treatise
3 has recognized, “for purposes of Code § 547, an equitable lien is transferred when steps to declare or
4 enforce it are taken and without the benefit of any relation-back principle.” 4 NORTON BANKRUPTCY
5 LAW AND PRACTICE § 66.17 (3d ed. 2008). *Accord Cadle Company v. Mangan*, 316 B.R. 11, 22-23 (D.
6 Conn. 2004)(finding the analysis set forth in NORTON persuasive). This conclusion is consistent with
7 both the language of the Code and its historical treatment of equitable liens. As already discussed, under
8 § 547(e), a transfer of an interest in real property is deemed to occur only when a bona fide purchaser
9 without notice of the lien can no longer obtain a superior interest. Significantly, no relation back
10 principle is recognized in that standard. Although § 546(b) of the Code limits some avoiding powers by
11 preserving relation back features of state law, § 547 is conspicuously absent from the list of Code
12 sections that remain subject to state law relation back rules. The historical treatment of equitable liens
13 under the preference laws also supports the conclusion that equitable liens do not relate back for
14 preference purposes. *See* 4 NORTON at § 66.17 (discussing the Bankruptcy Act’s adoption of a bona fide
15 purchaser test for preference laws, which operated to avoid many equitable liens and the subsequent
16 effect of the Uniform Commercial Code, which eliminated the need for special provisions regarding
17 equitable liens). Even though an equitable lien, once imposed, is said to relate back to the time of the
18 conduct creating it, as an unrecorded lien, it only takes precedence over subsequent attaching judgment
19 creditors, not bona fide purchasers. *First Fidelity*, 60 Cal. App. 4th at 1440-41; *Jud Whitehead*, 111 Cal.
20 App. 2d at 873. Thus, under § 547 and the facts of this case, the imposition of an equitable lien would
21 not prevent the trustee from avoiding it.

22

23 **III. Summary Judgment Is Not Otherwise Improper.**

24

25 The seventy-five defendants who filed opposition to the trustee’s motion for summary judgment
26 finally complain that the trustee’s motion seeks relief that goes beyond the claims alleged in the
27 complaint. However, the trustee, quite simply, seeks a determination as a matter of law that the security

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1 interests of the defendants constitute avoidable preferences. A review of the moving papers uncovers
2 no attempt to expand the scope of the complaint.

3 Further, defendants have offered no evidence to support the majority of the affirmative defenses
4 that they have alleged. To the extent that these defenses are not supported by any evidence, they cannot
5 prevent the entry of summary judgment in the trustee's favor. *Celotex*, 477 U.S. at 324, 106 S. Ct. at
6 2553;. *MarchFirst*, 2007 WL 4105816, at *5.

7 Finally, over 300 defendants have failed to lodge any opposition to the trustee's motion for
8 summary judgment. When an opposing party does not respond to a motion for summary judgment, the
9 motion should, if appropriate, be granted. Fed. R. Civ. P. Rule 56(f). Because these defendants have not
10 raised any factual disputes and the trustee has established his entitlement to relief as a matter of law,
11 summary judgment is also appropriate against the defendants who have failed to respond.

12
13
14 **CONCLUSION**

15 For the reasons explained, the trustee's motion for partial summary judgment is granted in favor
16 of the trustee and against the defendants with respect to the fifty-nine Assignments of Deed of Trust
17 referenced in Exhibit A.

18 Good cause appearing, IT IS SO ORDERED.

19 ***** END OF ORDER *****
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EXHIBIT A

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1.

CFI Loan # 4779

Property Address: 11174 Crane St. (Pomber St.), Castroville, CA 95012

Record Date of Assignment: 5/29/2008

Recorded Document No. 2008034393

Assignees: Karen Feistman, Trustee of the Peter Feistman and Karen Feistman Trust UTD dated 3-11-1993; Willy J. Grundherr and Deborah L. Grundherr, Trustees of the Grundherr Living Trust; Zenon Obydzinski and Beata A. Obydzinski; Mark J. Penniman and Gail S. Penniman; Gabriele D. Swanson, Trustee of the Gabriele D. Swanson Trust UTA dated 06/04/92; Michael Clark, Trustee of the Clark Trust

2.

CFI Loan # 4830

Property Address: 71 Via Desconso, Monterey, CA 93940

Record Date of Assignment: 6/5/2008

Recorded Document No. 2008036344

Assignees: David P. Beck and Maria G. Beck

3.

CFI Loan # 4928

Property Address: 16 Vista Ladera, Carmel Valley, CA 93924

Record Date of Assignment: 7/29/08

Recorded Document No. 2008049229

Assignees: Cyd Love FBO Nicholas Tucker; Ellen Jasnosz, Trustee of the Ellen Jasnosz Trust UTA 5/17/02; Lawrence A. Weingarten and Suzanne Weingarten; Rose Marie Cuva, Trustee of the Cuva 1985 Trust dated Oct. 3, 1985; Gordon B. Kennedy

4.

CFI Loan # 4929

Property Address: 38767 Palo Colorado, Carmel, CA 93923

Record Date of Assignment: 6/5/2008

Recorded Document No. 2008036346

Assignees: Pensco Trust Co., Custodian FBO Kipp Stewart; Kevin Muir and Denise E. Muir, Trustees of the Muir Family Trust dated July 14, 2003;; David P Rauen and Ann E. Rauen; Anthony Johnson and Judith A. Johnson, Trustees of the Johnson Trust dated April 19, 2001; Ivan B. Joffer and Nancy Joffer; Gloria B. Flores and Nicanor R. Flores; Phyllis A. Endicott; Thomas A. Jasnosz and Katheryn G. Peters; Antonio Flores and Debora Flores, Trustees of the Flores Family Trust dated Dec. 22, 1995

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CFI Loan # 4951

Property Address: 122 Via Del Milagro Lot 60, Monterey, CA 93940

Record Date of Assignment: 6/5/2008

Recorded Document No. 2008036347

Assignees: Daniel Tarallo; Pensco Trust Co. Custodian fbo May S. Waldroup; Charles R. Smith, Jr. and Isabelle C. Smith, Trustees of the C.R. Smith Family Trust UTD 09/29/1988; Catherine M. Doherty, Trustee of the 1999 Catherine M. Doherty Revocable Trust dated May 12, 1999; Dean R. Morford, Trustee of the Dean R. Morford Family Trust UTD 11/23/88; Windsor Shane Buzza and Elizabeth Buzza ; Joseph F. Lupino, Trustee of the Joseph F. Lupino Revocable Trust; Nancy J. Mills, Trustee of the Nancy J. Nightingale-Mills Revocable Living Trust; Vina R. Kelley, Trustee of the Howard and Vina Kelley Family Trust UTD Dated 3-11-1993; Elsbeth Foster, Trustee of the Elsbeth I. Foster Trust, UTA dated May 1, 2000; Marian Marie Pattee, Trustee of the Marian Marie Pattee 1993 Trust dated March 26, 1993; Lloyd Gurley and Jeanne Gurley; Pensco Trust Co. Custodian fbo Marc D. Waldroup

6.

CFI Loan # 4954

Property Address: 10 Melway Circle, Monterey, CA 93940

Record Date of Assignment: 6/5/2008

Recorded Document No. 2008036348

Assignees: Lawrence A. Weingarten and Suzanne Weingarten; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Sandra J. Still

7.

CFI Loan # 4971

Property Address: 38767 Palo Colorado, Carmel, CA 93923

Record Date of Assignment: 6/5/2008

Recorded Document No. 2008036350

Assignees: Bert Baumer; Pensco Trust Co., Custodian FBO May S. Waldroup; Wayne Wood, Trustee of the Wayne C. Wood Living Trust dated August 23, 1999; Sheila M. Haddad; David B. Verhines and Patricia Judith Verhines, Trustees of the Patricia Judith Verhines Revocable Trust, UTA dated 02/14/91; George E. Richardson, Jr., Trustee of the George E. Richardson Jr. Trust UTD dated 6/4/2003; Philip C. Johnson; Paul Forgette and Ronda Forgette; Philip Kok-kin Wong; Pensco Trust Co., Custodian FBO Hristina LeBlanc; Hazel Blaylock; Wayne Ross, Trustee of the Ross 1999 Family Trust dated 7-02-1999; Jan T. Swanberg and Elsy M. Swanberg; Andrew Sievright; AIM Foundation, Artists Inspiring Mankind Foundation; Mildred M. Taggart, Trustee of the Mildred M. Taggart Living Trust dated August 9, 2006; Pensco Trust Co., Custodian FBO Marc Waldroup; Pensco Trust Co., Custodian FBO John M. Waldroup; Pensco Trust Co., Custodian FBO

1 Kristen Ramsden; Diana Cornelius; James W. Goodacre; Gordon B. Kennedy; Kyle
2 Valentic and Meta Valentic; Timothy P. McDermott and Rebecca L. Ramos

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4 8.

4 **CFI Loan # 5023**

5 **Property Address:** 16 Vista Ladera, Carmel Valley, CA 93924

6 **Record Date of Assignment:** 6/5/2008

6 **Recorded Document No.** 2008036352

7 **Assignees:** Harold R. Jordan and Martha W. Jordan, Trustees of the Jordan Family Trust UTD
8 12/26/92; Irene Finn; James D. Pederson and Paul M. Campos, Trustees of the James D.
9 Pederson Revocable Trust UTD 06/29/89; Marvin F. Spott, Trustee of the TTOPS 2006
10 Trust; Michael J. Kennedy and Diane L. Kennedy, Co-Trustees of the Kennedy Family
11 Living Trust Established August 12, 1998; Steven M. Weingarten; Kenneth E. Tingley,
12 Trustee of the Tingley 2004 Trust dated 4/6/04; Gerry Bartlett; Jodi Mclean

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12 9.

12 **CFI Loan # 5101**

13 **Property Address:** 2115 2nd Road, McKinleyville, CA 95519

14 **Record Date of Assignment:** 5/19/2008

14 **Recorded Document No.** 2008125022

15 **Assignees:** Darien Weiner; Mahin Salehinia; Joseph C. Gehman and Judith K. Gehman; Blasczyk
16 Physical Therapy Retirement Plan and Trust, David Nilsen

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18 10.

18 **CFI Loan # 5138**

19 **Property Address:** 2 Chambers Lane, Carmel Valley, CA 93924

20 **Record Date of Assignment:** 5/21/2008

21 **Recorded Document No.** 2008032711

22 **Assignees:** Pacific Capital Bank, N.A., Custodian, Saul M. Weingarten Dec'd IRA FBO Bruce D.
23 Weingarten; Pacific Capital Bank, N.A., Custodian, Saul M. Weingarten Dec'd IRA FBO
24 Steven M. Weingarten; Pacific Capital Bank, N.A., Custodian, Saul M. Weingarten Dec'd
25 IRA FBO Lawrence A. Weingarten

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11.
CFI Loan # 5152
Property Address: 10, 16 & 20 Garces Way, Delano, CA 93216
Record Date of Assignment: 6/11/08
Recorded Document No. 28093743
Assignees: Alberta Stokes, Trustee of the Alberta Stokes Revocable Trust UDT dated 2/26/03; John P. Callahan; Mary A. Hindbaugh; David F. Elgart, Trustee of the Elgart Living Trust

12.
CFI Loan # 5167
Property Address: 1960 Rocky Ridge Rd., Morgan Hills, CA 95037
Record Date of Assignment: 5/19/08
Recorded Document No. 19868018
Assignees: Chris A. Kuhlken; Luz Elena Aguirre; Luz Elena Aguirre, Trustee of the Irene S. Aguirre Trust UTD dated 12/3/1986; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Mahin Salehinia; Blasczyk Physical Therapy Retirement Plan and Trust

13.
CFI Loan # 5173
Property Address: 41095 Highway One, Monterey, CA 93940
Record Date of Assignment: 4/25/08
Recorded Document No. 2008026251
Assignees: Anthony Foux and Claudia Kahn

14.
CFI Loan # 5173
Property Address: 41095 Highway One, Monterey, CA 93940
Record Date of Assignment: 5/19/08
Recorded Document No. 2008031831
Assignees: Betty Havey, Trustee of the Betty Havey Living Trust; Ann Cathey, Trustee of the Homer Tercero and Anne Cathey Living Trust UTD 08/02/2001; Eileen C. Mazer; Ruth A. Watkins and Nikki L. Watkins, Trustees of the Nikki Lee & Ruth Ann Watkins Family Trust; Blake Cesarin, Trustee of the Agen Court Personal Property Trust DTD May 18, 2004; Catherine C. Lau, Trustee of the Catherine C. Lau Living Trust dated Feb. 27, 2002; Anne L. Wiewel; Richard L. Blanding, Trustee of the Blanding Family Trust dated 12/11/1979

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15.
CFI Loan # 5177
Property Address: Oroville, CA 95965
Record Date of Assignment: 9/4/08
Recorded Document No. 20080032988
Assignees: Pensco Trust Co., Custodian FBO May S. Waldroup; Pensco Trust Co., Custodian FBO Marion Coolidge; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Darien Weiner; Pensco Trust Co., Custodian FBO Marc D. Waldroup; William Matteo Evanger; Pensco Trust Co., Custodian FBO Marc Waldroup; Pensco Trust Co., Custodian FBO John M. Waldroup; Pensco Trust Co., Custodian FBO Kristen Ramsden

16.
CFI Loan # 5194
Property Address: 1598 Nelson Ave., Oroville, CA 95965
Record Date of Assignment: 9/4/09
Recorded Document No. 20080032989
Assignees: Yoshiko Smith, FBO Christine Smith; Erna H. Morris; William R. Shelton, c/o Janet Shelton Trustee of the Shelton Family Trust UTD 06/22/78; Josephine R. Lint; John J. Ekelund and Lynn S. Ekelund, Trustees for the John and Lynn Ekelund Trust dated 5/16/2006; Vina R. Kelley, Trustee of the Howard and Vina Kelley Family Trust UTD dated 3-11-1993; Luz Elena Aguirre; Philip C. Johnson; Audrey Flashner

17.
CFI Loan # 5198
Property Address: Paula Court, Oroville, CA 95965
Record Date of Assignment: 9/4/08
Recorded Document No. 20080032990
Assignees: Craig F. Lyons and Josephine A. Lyons; David L. Gambetta and Christine L. Gambetta; David G. Swinehart and Maria C. Guzman-Swinehart; Sharon Reeves

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18.

CFI Loan # 5199

Property Address: Paula Court, Oroville, CA 95965

Record Date of Assignment: 9/4/08

Recorded Document No. 20080032991

Assignees: Marion H. Coolidge; Terry R. Talcott and Marcia Talcott; William E. Crogan and Laurie M. Crogan; Vina R. Kelley, Trustee of the Howard and Vina Kelley Family Trust UTD dated 3-11-1993; Christina L. Millard and Chris J. Millard; Christine Garbo

19.

CFI Loan # 5212

Property Address: 2915 E Street, San Diego, CA 92102

Record Date of Assignment: 5/20/08

Recorded Document No. 20080271314

Assignees: Kenneth R. Frost, Trustee of the Frost Family Trust UTD 02/24/84; Pierre Vercammen; Jan J. Valtr, Trustee of the Bohumil J. Valtr and Emilie J. Valtr Rev. Living Trust dtd July 2, 1085; Jean M. Duff, Trustee of the Jean M. Duff Revocable Trust UTD 3/24/94; Nancy J. Mills, Trustee of the Nancy J. Nightingale-Mills Revocable Living Trust; Ivan B. Joffer and Nancy Joffer; Daniel J. Turner and Jeanne C. Turner, Trustees of the Turner Family Trust UDT dated 10/16/98; Kristen Suzuki; Donald C. Bowen and Judith A. Bowen, Trustees of the Bowen Family Living Trust; Sidney H. Widrow and Bernice M.S. Widrow, Trustees for the Sidney H. Widrow and Bernice M.S. Widrow Trust Agreement created December 11, 1996; Rabia Erduman; Anita D. Witcher and Namon D. Witcher, Trustees of the Namon D. Witcher and Anita D. Witcher 1992 Living Trust Agreement dated April 10, 1992

20.

CFI Loan # 5213

Property Address: Cathedral City, Cathedral City CA 92234

Record Date of Assignment: 9/9/08

Recorded Document No. 2008-0495838

Assignees: Pensco Trust Co. Custodian fbo Joseph Lupino; Willy J. Grundherr and Deborah L. Grundherr, Trustees of the Grundherr Living Trust; Elsbeth Foster, Trustee of the Elsbeth I. Foster Trust, UTA dated May 1, 2000; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Kristen Suzuki; David G. Swinehart and Maria C. Guzman-Swinehart; Heidi T. Daunt and Philip J. Daunt, Trustees of the Daunt Family Trust dated Mar. 04, 1999; Allyn C. Bushlow, Trustee of the Allyn C. Bushlow Revocable Living Trust; Pensco Trust Co. Custodian fbo Aaron N. Gallegos; Donald S. Albright, Jr., Trustee of the Albright Family Trust dated August 20, 1992

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21.
CFI Loan # 5216
Property Address: Vacant Lots, Sun City, CA
Record Date of Assignment: 9/9/08
Recorded Document No. 20080495837

Assignees: Revocable Family Trust dated October 26, 1994; Raymond Ralph Leclair and Joyce Leclair; Arno W. Heckrodt, Trustee of the Revocable Living Trust of Arno W. Heckrodt dated April 25, 1986; David G. Swinehart and Maria C. Guzman-Swinehart; Philip Kok-Kin Wong; Esin Voskay, Trustee of the Hilmi and Esin Voskay Trust dated Feb. 9, 1998;; Douglas Forzani, Trustee of the Dolores f. Lewis Trust; Rhodell R. Willard, Trustee of the Rhodell R. Willard Revocable Living Trust, dated December 30, 1991; Edward H. Ogle, Trustee of the Edward H. Ogle Revocable Living Trust dated January 7, 1992; Farmacy II, Inc. and Lynda Clark

22.
CFI Loan # 5224
Property Address: Mercy Springs Rd., Los Banos, CA
Record Date of Assignment: 5/14/08
Recorded Document No. 2008-030807

Assignees: Pierre Vercammen; Garden Of Memories Mem. Park; James R. Thorsen, Trustee of the H. J. Thorsen Trust UTA dated Feb. 12, 1990; Douglas N. Forzani and Shirley J. Forzani, Trustees of the Forzani 1994 Revocable Family Trust ; Melinda Moore; Esin Voskay, Trustee of the Hilmi and Esin Voskay Trust dated Feb. 9, 1988; Douglas Forzani, Trustee of the Dolores F. Lewis Trust; Nels W. Ingram and Patsy G. Ingram, Trustees of the Nels W. Ingram and Patsy G. Ingram Revocable Trust, dated Jan. 2, 1992

23.
CFI Loan # 5243
Property Address: Oroville, CA 95965
Record Date of Assignment: 9/4/08
Recorded Document No. 20080032992

Assignees: Maria R. Connolly; Karen Feistman, Trustee of the Peter Feistman and Karen Feistman Trust UTD dated 3-11-1993; Pierre Vercammen; Vina R. Kelley, Trustee of the Howard and Vina Kelley Family Trust UTD dated 3-11-1993; Craig Lovell; Allyson Kumataka, Trustee of the Kumataka 1994 Trust; Darleen Witcher and Namon Witcher; Anita D. Witcher and Namon D. Witcher, Trustees of the Namon D. Witcher and Anita D. Witcher 1992 Living Trust Agreement dated April 10, 1992; Susan W. Cabarloc, Trustee of the Susan Wong Carbaloc Living Trust; Ludmeila Axionoff, Trustee of the Ludmeila Axionoff Revocable Living Trust; Ronald R. Jaye, Trustee of the Ronald R. Jaye Trust U/D/T dated March 2, 1990 and Amended in its Entirety on May 6, 2002; Mildred M. Taggart, Trustee of the Mildred M. Taggart Living Trust dated August 9, 2006; Blasczyk Physical Therapy Retirement Plan and Trust

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24.

CFI Loan # 5273

Property Address: Oroville, CA 95965

Record Date of Assignment: 9/4/08

Recorded Document No. 20080032993

Assignees: Linda C. Elliott, Trustee of the Temple and Linda Elliott Trust dated May 3, 2006; Teresa G. Hurtubise FBO Mary Ann Hurtubise; Charles R. Smith, Jr. and Isabelle C. Smith, Trustees of the C.R. Smith Family Trust UTD 09/29/88; Pensco Trust Co., Custodian FBO Joseph Lupino; Michelle M. Long; Pensco Trust Co., Custodian FBO Linda C. Elliott; Audrey Flashner; Christina Shaw; William Matteo Evanger; Cherie J. Thibodeaux, Trustee of the Cherie J. Thibodeaux Trust 2 U/A dtd 11/11/99; Philip Kokkin Wong; Will Kramer and Lydia Kramer

25.

CFI Loan # 5276

Property Address: 1047 Lost Barranca Road, Pebble Beach, CA 93953

Record Date of Assignment: 5/19/08

Recorded Document No. 2008032066

Assignees: Donald L. Shaver and Evelyn Shaver, co-Trustee of the Shaver Living Trust UTD 04/26/88; Douglas N. Forzani and Shirley J. Forzani, Trustees of the Forzani 1994 Revocable Family Trust dated October 26, 1994; Joanne Forzani; Donna Shaver; Florence L. Christman

26.

CFI Loan # 5317

Property Address: El Caminito Rd., Carmel Valley, CA 93924

Record Date of Assignment: 5/19/08

Recorded Document No. 2008032064

Assignees: James Thorsen, Trustee of the Thorsen Family Trust U/A dated Feb. 4, 2008; Blake Cesarin, Trustee of the Agen Court Personal Property Trust; Cherie J. Thibodeaux, Trustee of the Cherie J. Thibodeaux Trust 2 U/A dtd 11/11/99; Charles R. Singer; Lawrence H. Stock, Trustee of the Lawrence H. Stock Living Trust; Andrew Sievright; James W. Goodacre

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CFI Loan # 5318

Property Address: 38 Acres Chanslor Way - Tract 30991-2, Parcel 1 & 2 of Parcel Map 24278, Blythe, CA 92225

Record Date of Assignment: 9/9/08

Recorded Document No. 20080495845

Assignees: Bruce D. Weingarten; Karl B. Bisht and Carol H. Bisht; Elisabeth Spence; Esin Voskay, Trustee of the Hilmi and Esin Voskay Trust dated Feb. 9, 1998; Church of Jesus Christ in the Americas, Inc.; Shannon M. James; Lee Purser; Tetrattech Retirement Plan; John Jackson and Annette Jackson; Jan T. Swanberg and Elsy M. Swanberg; George Havstad and Janece Havstad; Henryka Szudelski; Roberta Rose and Michael Parker

28.

CFI Loan # 5323

Property Address: Ophir Road, Oroville, CA 95965

Record Date of Assignment: 9/4/08

Recorded Document No. 2008-0032987

Assignees: Craig F. Lyons and Josephine A Lyons; Stanley K. Bishop, Trustee of the Stanley Bishop Family Trust A U/A dated 9/17/1996; Stanley K. Bishop, Trustee of the Stanley Bishop Family Trust B U/A dated 9/17/1996; Catherine M. Doherty, Trustee of the 1999 Catherine M. Doherty Revocable Trust dated May 12, 1999; Kenneth R. Frost, Trustee of the Frost Family Trust UTD 02/24/84; Roger King, Trustee for the King Family Trust UTD 09/24/96; Lawrence A Weingarten and Suzanne Weingarten; Sandra J. Still; Harold R. Black and Jane Black, Trustees of the Black Family Living Trust; Dwayne R. Kelley and Ana Kelley; Brockman Farming, Inc.

29.

CFI Loan # 5324

Property Address: 68359 Jolon Road, Parcel E, Lockwood, CA 93426

Record Date of Assignment: 6/19/08

Recorded Document No. 2008039967

Assignees: Bert Baumer; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Teresa M. Michel and F. William Michel; David F. Elgart, Trustee of the Elgart Living Trust; Nels W. Ingram and Patsy G. Ingram, Trustees of the Nels W. Ingram and Patsy Ingram Revocable Trust, dated Jan. 2, 1992; William Parham, Jr.; Elmer E. Jenkins; Linda A. Larone and Sharon M. Daly, Trustees of the Linda A. Larone and Sharon M. Daly Trust dated Oct. 31, 1996; Kevin Muir and Denise Muir, Trustees of the Muir Family Trust dated July 14, 2003; Kay Burbidge; Frances Tarr, Trustee of the Frances B. Tarr Trust; May Waldroup; Edward H. Ogle and Rhodell R. Willard, Trustees of the Edward H. Ogle and Rhodell R. Willard Revocable Living Trust dated 1/7/1992; Evelyn Epstein; Albert G. Giordano, Trustee of the Albert G. Giordano Living Trust; Betty

Bergerac and Raymond Bergerac, Trustees of the Bergerac Family Trust dated 4/17/1991;
Ingrid Selin; Donald C. Cook, Trustee of the 1990 Donald C. Cook Trust

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CFI Loan # 5348

Property Address:

Record Date of Assignment: 5/29/08

Recorded Document No.2008034409

Assignees: Barbara C. Johns; Donald and Evelyn Shaver; Thomas and/or Judith Nemes; Anthony Johnson; Steven M. Weingarten; Mary James Capson, Trustee of the Mary James Capson Living Trust dated December 11, 2003; Soonja L. Cook; Donna Shaver; Esin Voskay, Trustee of the Hilmi and Esin Voskay Trust dated Feb. 9, 1998; Sallyann Forzani; William C. and/or Frieda Jackson; Richard Anderson and Brenda Anderson, Trustees of the Anderson Family Trust dated 3/13/1990; Barbara Denton; X-Files Limited Partnership, Ludmeila Axionoff

31.

CFI Loan # 5358

Property Address: Lot 29 of Tract 3073, Desert Hot Springs, CA 92102

Record Date of Assignment: 4/29/08

Recorded Document No. 20080217109

Assignees: Anthony Foux and Claudia Kahn

32.

CFI Loan # 5358

Property Address: Lot 29 of Tract 3073, Desert Hot Springs, CA 92102

Record Date of Assignment: 9/9/08

Recorded Document No. 20080495846

Assignees: Pamela Allinson; Eva Lazar, Trustee of the Eva K. Lazar Revocable Living Trust; Robert Morris and Katherine Morris; Oliver J. Rowan

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33.

CFI Loan # 5359

Property Address: 125 Stratford Drive, Watsonville, CA 95076

Record Date of Assignment: 5/21/08

Recorded Document No. 2008-0021928

Assignees: Barbara L. Wake, ; Jenny D'Angelo; Pamela Flagg; Jarvis C. Schumacher and Patricia Harrop Schumacher, Trustees of the Jarvis C. Schumacher and Patricia Harrop Schumacher Family Revocable Trust dated Dec. 20, 2002

34.

CFI Loan # 5366

Property Address: 3610 Auburn Blvd., Sacramento, CA 95821

Record Date of Assignment: 5/20/08

Recorded Document No. 200805200800

Assignees: Teresa G. Hurtubise fbo Mary Ann Hurtubise; Teresa G. Hurtubise; Floyd L. Swenson and Danette Swenson; Vina R. Kelley, Trustee of the Howard and Vina Kelley Family Trust UTD Dated 3-11-1993; George W. Piercy and Juliet F. Piercy, Trustees of the Piercy Family Trust; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Terrell R. Williams, Trustee of the Terrell R. Williams Revocable Living Trust; Harry McMurray and Kristen McMurray, Trustees of the H&K McMurray 2000 Revocable Trust dated May 11, 2000; Pensco Trust Co. Custodian fbo Bruce Manildi; William E. Gammons; Charles R. McKenry and Jean M. McKenry, Trustees of the Trust of Charles R. McKenry; Lee Purser; Pamela C. Pirtle; Brockman Farming, Inc.

35.

CFI Loan # 5372

Property Address: 216 Ridge Way, Mammoth Lakes, CA 93546

Record Date of Assignment: 5/21/08

Recorded Document No. 2008002546

Assignees: Calvin Rich and Margaret Rich; Charles R. Smith, Jr. and Isabelle C. Smith, Trustees of the C.R. Smith Family Trust UTD 09/29/88; David Cooper; Steven M. Weingarten; Mahin Salehinia; Teresa M. Michel and F. William Michel; SallyAnn Forzani; Nels W. Ingram and Patsy G. Ingram, Trustees of the Nels W. Ingram and Patsy Ingram Revocable Trust, dated Jan. 2, 1992; Richard L. Blanding, Trustee of the Blanding Family Trust dated 12/11/1979; James Schumann and Sarah Schumann, Trustees of the James and Sarah Schumann Living Trust dated 9-14-2004

1 36.

2 **CFI Loan # 5373**

3 **Property Address:** Oroville, CA 95965

4 **Record Date of Assignment:** 9/4/08

5 **Recorded Document No.** 2008-0032994

6 **Assignees:** Linda C. Elliott, Trustee of the Temple and Linda Elliott Trust dated May 3, 2006; Peter
7 Lecce, Trustee of the Lecce Family Trust UTD 09/10/98; Willy J. Grundherr and Deborah
8 L. Grundherr, Trustees of the Grundherr Living Trust; Judith A. Coolidge; Anthony
9 Johnson, Trustee of the Johnson Trust dated April 19, 2001; Lawrence Barche and Elaine
10 Barche; Sally T. Selner, Trustee of the Sally T. Selner Trust dated Nov. 13, 1987.; Pamela
11 Jordan O'Connell; John B. Wardell; Warren E. Anderson, Trustee of the Anderson Family
12 Trust dated April 25, 1995; Tetrattech Retirement Plan & Trust

13 37.

14 **CFI Loan # 5385**

15 **Property Address:** Desert Hot Springs, CA 92241

16 **Record Date of Assignment:** 9/9/08

17 **Recorded Document No.** 20080495842

18 **Assignees:** Aaron N. Gallegos and Raymond R. Feay; Eleen A. Hall, Trustee of the Hall Family Trust
19 dated 07/20/84; Cyd Love FBO Nicholas Tucker; George E. Richardson, Jr., Trustee of
20 the George E. Richardson Jr. Trust UTD dated 6/4/2003; David Bertsch and Gayle
21 Bertsch; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003;
22 Mahin Salehinia; Allyson Kumataka, Trustee of the Kumataka 1994 Trust; Pearl A. Haas,
23 Trustee of the Haas Living Trust 06-98; Charles H. Caterino and Eva M. Caterino,
24 Trustees of the Catarino Family Livign Trust dated 6-30-1993; Judith E. Foon; Cherie J.
25 Thibodeaux, Trustee of the Cherie J. Thibodeaux Trust 2 U/A dtd 11/11/99; Florence S.
26 Lesur; Gladys Hill; Charles Fisher Parsons, Trustee of the Trust No. 2 of Charles F.
27 Parsons; Randal A. McChesney; Selene Olms

28 38.

29 **CFI Loan # 5406**

30 **Property Address:** 6 Deer Forest Drive, Monterey, CA 93940

31 **Record Date of Assignment:** 5/16/08

32 **Recorded Document No.** 2008031506

33 **Assignees:** Pensco Trust Co. Custodian fbo Mark Bartindale; Pensco Trust Co. Custodian fbo
34 Barbara Bartindale; Michael F. Kelly and Darlene L. Kelly

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1 39.

2 **CFI Loan # 5418**

3 **Property Address:** 220 Coronado Ave., Salinas, CA 93901

4 **Record Date of Assignment:** 5/16/08

5 **Recorded Document No.** 2008031499

6 **Assignees:** Frances Tarr, Trustee of the Frances B. Tarr Trust

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8 40.

9 **CFI Loan # 5428**

10 **Property Address:** Desert Hot Springs, CA 92240

11 **Record Date of Assignment:** 9/9/08

12 **Recorded Document No.** 2008-0495843

13 **Assignees:** David W. Cooper ; Joseph F. Lupino, Trustee of the Joseph F. Lupino Revocable Trust;
14 Pensco Trust Co. Custodian fbo Joseph Lupino; Elsbeth Foster, Trustee of the Elsbeth I.
15 Foster Trust, UTA dated May 1, 2000; Linda A. Larone and Sharon M. Daly, Trustees of
16 the Linda A. Larone and Sharon M. Daly Trust dated Oct. 31, 1996; Bonnie Elstad and
17 Connie Ferral; Penelope Mills Eklof

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20 41.

21 **CFI Loan # 5429**

22 **Property Address:** Victorville, CA 92392

23 **Record Date of Assignment:** 5/16/08

24 **Recorded Document No.** 080224489

25 **Assignees:** Lawrence H. Kelley and Sharon M. Kelley, Trustees of the Lawrence Howard Kelley and
26 Sharon Marie Kelley Trust UTD dated May 21, 1993; Kevin Muir and Denise Muir,
27 Trustees of the Muir Family Trust dated July 14, 2003; Mary Horne Gayman and Richard
28 L. Gayman, Trustees of the Gayman Family Trust dated May 1, 2002; Ronnie Usrey and
Elena Usrey; Elmer E. Jenkins

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31 42.

32 **CFI Loan # 5443**

33 **Property Address:** 61 Carlsen Road, Salinas, CA 93907

34 **Record Date of Assignment:** 5/8/08

35 **Recorded Document No.** 2008029415

36 **Assignees:** Kenny Nemes and Michelle Nemes; Pensco Trust Co., Custodian FBO Roy C. Gunter;
37 Roy C. Gunter, Trustee of the Roy and Virginia Gunter Trust UTD 4/28/2000; James C.
38 Jeffery III, Trustee of the James C. Jeffery III Revocable Trust dated 11/26/02; Ellen

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1 Jasnosz, Trustee of the Ellen Jasnosz Trust UTA 5/17/02; Bette S. Frank; Teresa Jean
2 Frank; Ella I. Long; Pensco Trust Co., Custodian FBO Ali Rodgers; Richard J. Muir and
3 Margaret Ann Muir, Trustees of the Revocable Living Trust dtd Apr. 24, 1992; Eleanor
4 Newcomb; Elmer E. Jenkins; Kristen Ramsden

5 43.

CFI Loan # 5449

Property Address: 4091 Pine Meadows Way, Pebble Beach, CA 93953

Record Date of Assignment: 5/16/08

Recorded Document No. 2008031502

Assignees: Robert Newman and Geraldine Espinoza; Pensco Trust Co. Custodian fbo Ken V.
6 Malone; Victor M. Shaw and Jane R. Shaw, Trustee; Roberta Rose and Shawna Parker;
7 Mark Weston

11 44.

CFI Loan # 5467

Property Address: Mission Blvd., Desert Hot Springs, CA 92240

Record Date of Assignment: 9/9/08

Recorded Document No. 20080495844

Assignees: Charles R. McKenry and Jean M. McKenry, Trustees of the Charles R. and Jean M.
15 McKenry Trust dated December 5, 1990; Casino Concepts & Design

18 45.

CFI Loan # 5473

Property Address: 65 Carlsen Road, Salinas, CA

Record Date of Assignment: 5/8/08

Recorded Document No. 2008029405

Assignees: Bert Baumer; Gabriele D. Swanson, Trustee of the Gabriele D. Swanson Trust UTA dated
21 06/04/92; Aniano Olea; Michael Frost and Linda Frost; Signature Irrigation, Inc. Defined
22 Benefit Pension Plan; Elmer E. Jenkins; Virginia D'Antoni, Trustee of the Virginia
23 D'Antoni Trust dated Oct. 10, 1994

1 46.

2 **CFI Loan # 5487**

3 **Property Address:** 3540 Norwood Place, Sacramento, CA 95838

4 **Record Date of Assignment:** 5/12/08

5 **Recorded Document No.** 20080512-1253

6 **Assignees:** John Hayworth; Vickie Nelson and Laurits Nelson

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8 47.

9 **CFI Loan # 5489**

10 **Property Address:** 239-243 Main Street, Salinas, CA 93901

11 **Record Date of Assignment:** 5/8/08

12 **Recorded Document No.** 2008029286

13 **Assignees:** Daniel M. McGilloway, Jr., an accountancy corporation; James A. Gilbert

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16 48.

17 **CFI Loan # 5497**

18 **Property Address:** Miramonte Road, Carmel, CA

19 **Record Date of Assignment:** 5/8/08

20 **Recorded Document No.** 2008029412

21 **Assignees:** John D. Waldroup; Pensco Trust Co., Custodian FBO Roy C. Gunter; James C. Jeffery III, Trustee of the James C. Jeffery III Revocable Trust dated 11/26/02; Ellen Jasnosz, Trustee of the Ellen Jasnosz Trust UTA 5/17/02; Richard L. Schneider; Jan T. Swanberg and Elsy M. Swanberg; Ed Pilon and Lois Pilon, Trustees of the Pilon Revocable Trust; Elmer Harding Pelham and Jennifer Jane Pelham, Trustees of the Elmer Harding Pelham and Jennifer Jane Pelham Amended and Restated Declaration of Trust dated June 1, 1987

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24 49.

25 **CFI Loan # 5498**

26 **Property Address:** Miramonte Road, Carmel, CA

27 **Record Date of Assignment:** 5/8/08

28 **Recorded Document No.** 2008029413

29 **Assignees:** Jean M. Duff, Trustee of the Jean M. Duff Revocable Trust UTD 3/24/94; Lucia H. Humphrey, Trustee of the Lucia H. Humphrey Trust UTA October 2, 1995; Veronica D'Amico and Ronald D'Amico, Trustees of the Veronica D'Amico and Ronald V. Damico 1999 Revocable Trust; Blake Cesarin, Trustee of the Agen Court Personal Property Trust; David Salehinia, Trustee of the Mehrab Pers. Prop. Trust Dated April 25, 2003; Melinda Moore

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1 50.

2 **CFI Loan # 5524**

3 **Property Address:** 509 Grandview Road, Sebastopol, CA 95472

4 **Record Date of Assignment:** 5/7/08

5 **Recorded Document No.** 2008041803

6 **Assignees:** Nels W. Ingram and Patsy G. Ingram, Trustees of the Nels W. Ingram and Patsy Ingram
7 Revocable Trust, dated Jan. 2, 1992; Al De Jesus III; Edward Ronald Whitehead; Simone
8 M. Woodyard; Sheri Jane Holdridge

9 51.

10 **CFI Loan # 5531**

11 **Property Address:** 3600 Viejo Rd (2.8 acres), Monterey, CA 93940

12 **Record Date of Assignment:** 5/2/08

13 **Recorded Document No.** 2008028025

14 **Assignees:** Ben Compagno and Deborah Compagno

15 52.

16 **CFI Loan # 5532**

17 **Property Address:** 3600 Viejo Rd (5.1 acres), Monterey, CA 93940

18 **Record Date of Assignment:** 5/2/08

19 **Recorded Document No.** 2008028026

20 **Assignees:** Ella I. Long, Trustee of the Marion F. Long and Ella I. Long Trust B; Ben Compagno and
21 Deborah Compagno; Joseph V. Terrano, Trustee of the Terrano Marital Trust; Sandra
22 Spaulding and Stephen Spaulding; Bill Holdridge and Sheri Holdridge; William Harrison
23 Holdridge

24 53.

25 **CFI Loan # 5533**

26 **Property Address:** 3150 Lake Drive, Marina, CA 93933

27 **Record Date of Assignment:** 5/2/08

28 **Recorded Document No.** 2008028027

Assignees: Marc D. Waldroup; Inge Fitzpatrick; Minnie B. Rose and Mertha R. Duchouquette;
Robert G. Duchouquette and Bertha Rose Duchouquette; Charles D. Madden; Eva Lazar,
Trustee of the Eva K. Lazar Revocable Living Trust; Roland S. Staiano

1 54.

2 **CFI Loan # 5537**

3 **Property Address:** 455 Coastview Drive, Santa Cruz, CA 95062

4 **Record Date of Assignment:** 5/6/08

5 **Recorded Document No.** 20080019574

6 **Assignees:** Brenda M. Krauth; William Swift and Joele D. Swift; David Salehinia, Trustee of the
7 Mehrab Pers. Prop. Trust Dated April 25, 2003; Mahin Salehinia; Catherine C. Lau,
8 Trustee of the Catherine C. Lau Living Trust dated Feb. 27, 2002; Charles R. Singer; Olga
9 Axionoff; Jan T. Swanberg and Elsy M. Swanberg; Santa Cruz Clean & Sober Home,
10 Andrew Rovegne, Trustee; Tom Moss; Gregory G. Parrish and Maria C. Parrish

11 55.

12 **CFI Loan # 5543**

13 **Property Address:** 8360 Kellwood Court, Elk Grove, CA 95758

14 **Record Date of Assignment:** 4/25/08

15 **Recorded Document No.** 20080425-0551

16 **Assignees:** Earl Nisbet, Trustee of the Earl Nisbet Living Trust dated 3-26-04 ; James Moore, Trustee
17 of the Moore Family Trust 11/17/1992; David Stock

18 56.

19 **CFI Loan # 5560**

20 **Property Address:** Lot 124 Pasadera, 9699 Blue Larkspur Lane, Monterey, CA 93940

21 **Record Date of Assignment:** 4/21/08

22 **Recorded Document No.** 2008024765

23 **Assignees:** Bruce S. Lester and Vicki Lester; Elmer E. Jenkins; Wayne Ross, Trustee of the Ross
24 1999 Family Trust dated 7-02-1999; Casino Concepts & Design; Ed Pilon and Lois Pilon,
25 Trustees of the Pilon Revocable Trust; Mildred M. Taggart, Trustee of the Mildred M.
26 Taggart Living Trust dated August 9, 2006; Lawrence H. Stock, Trustee of the Lawrence
27 H. Stock Living Trust; William Gullett; Doreen Graham, Trustee of the Graham Living
28 Trust dated Aug. 16, 1995; Marleen R. McNabb, Trustee of the McNabb Revocable Trust
UTD 02-05-99; Kevin Muir and Denise Muir, Trustees of the Muir Family Trust dated
July 14, 2003; Sheri Parelskin

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57.
CFI Loan # 5560
Property Address: Lot 124 Pasadera, 9699 Blue Larkspur Lane, Monterey, CA 93940
Record Date of Assignment: 4/25/08
Recorded Document No. 2008026250
Assignees: Anthony Foux and Claudia Kahn

58.
CFI Loan # 5578
Property Address: 8340 Monterra Views, Monterey, CA 93940
Record Date of Assignment: 4/21/08
Recorded Document No. 2008024766
Assignees: James M. Hage, Trustee of the James M. Hage Trust dated 9/22/2005; Charles R. Smith, Jr. and Isabelle C. Smith, Trustees of the C.R. Smith Family Trust UTD 09/29/88; Barbara C. Johns, Trustee of the Barbara Johns Living Trust, U/A dtd 9/11/1978; Hazel Blaylock; Patrick L. Sullivan and Beck L. Sullivan, Co-Trustees of the Sullivan Family Trust; Marleen R. McNabb, Trustee of the McNabb Revocable Trust UTD 02-05-99; Anthony Favaloro and Marie Favaloro; James W. Goodacre

59.
CFI Loan # 5590
Property Address: 825 El Camino Real N., Salinas, CA 93907
Record Date of Assignment: 4/21/08
Recorded Document No. 2008024767
Assignees: William Gullett

UNITED STATES BANKRUPTCY COURT

FOR THE NORTHERN DISTRICT OF CALIFORNIA

SERVICE LIST

Cecily A. Dumas
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Fresno, CA 93755-6339

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San Francisco, CA 94105

AIM Foundation
Attn: Andrew Seivright
17800 Shasta Lake Road
Lakehead, CA 96051

Pamela Allinson
P.O. Box 2425
Placerville, CA 95667

Olga Axionoff
Ludmeila Axionoff, Trustee of the Ludmeila
Axionoff Revocable Living Trust
2422 Judith
Madera, CA 93637

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Lawrence Barche
Elaine Barche
25942 Carmell Knolls Dr.
Carmell, CA 93923

Hazel Blaylock
125 Cherry Blossom Dr.
Freedom, CA 95019

Windsor Shane Buzza
Elizabeth Buzza
25 Lilac Lane
Carmel Valley, CA 93924

John P. Callahan
P.O. Box 3178
Santa Cruz, CA 95063-3178

Charles H. Caterino and Eva M. Caterino,
Trustees of the Catarino Family Living Trust
dated 6-30-1993
5975 Spanish Trail Cove
Baanning, CA 92220

Florence L. Christman
2770 Atlanta Dr.
Tracy, CA 95376-7714

Soonja L. Cook
1 Shepherds Place
Monterey, CA 93940

David W. Cooper
1225 Hilby Ave
Seaside, CA 93955

David Bertsch
Gayle Bertsch
313 South Navarra Dr.
Scotts Valley, CA 95066

Allyn C. Bushlow, Trustee of the Allyn C.
Bushlow Revocable Living Trust
3152 Forest Lake Rd.
Pebble Beach, CA 93953

Susan W. Cabarloc, Trustee of the Susan
Wong Carbaloc Living Trust
919 North Stoneman Ave., Unit A
Alhambra, CA 91801

Mary J. Capson, Trustee of the Mary James
Capson Living Trust dated December 11,
2003
225 Crossroad Blvd. #369
Carmel, CA 93923

Ann Cathey, Trustee of the Homer Tercero
and Anne Cathey Living Trust UTD
08/02/2001
63 Desmond Rd.
Salinas, CA 93907

Maria R. Connolly
105 Circulo De Casitas
Monterey, CA 93940

Donald C. Cook, Trustee of the 1990 Donald
C. Cook Trust
1271 N. Doheny Drive
Los Angles, CA 90069

Diana Cornelius
P.O. Box 2496
Avila Beach, CA 93424

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Virginia D'Antoni, Trustee of the Virginia
D'Antoni Trust dated October 10, 1994
1006 Pacific Grove Ln # 5
Pacific Grove, CA 93950

Al De Jesus III
P.O. Box 8989
Anaheim, CA 92812

Jean M. Duff, Trustee of the Jean M. Duff
Revocable Trust UTD 3/24/94
2975 Quarry Rd.
Pebble Beach, CA 93953

David F. Elgart, Trustee of the Elgart Living
Trust
20301 Hill Ave
Saratoga, CA 95070

Bonnie Elstad and Connie Ferral
86214 Xylo Street
Florence, OR 97439

Evelyn Epstein
20200 Rock Springs Lane
Aromas, CA 95004

William Matteo Evanger
931 Bluewater Dr
Vacaville, CA 95688

Irene Finn
10 Work Ave
Del Rey Oaks, CA 93940

Audrey Flashner
8 Overdale Rd
Rye, NY 10580

Paul Forgette and Ronda Forgette
Po Box 4729
Covina, CA 91723

Jenny D'Angelo
2620 Fresno St.
Santa Cruz, CA 95062

Robert G. Duchouquette and Bertha Rose
Duchouquette
4435 Laren Lane
Dallas, TX 75244

Penelope Mills Eklof
143 Spring St
Santa Cruz, CA 95060

Linda C. Elliott, Trustee of the Temple and
Linda Elliott Trust dated May 3, 2006
3110 Bird Rock Rd.
Pebble Beach, CA 93953

Phyllis A. Endicott
8220 Hermosa Ave
Ben Lomond, CA 95005

Rabia Erduman
456 Dela Vina Ave # E-4
Monterey, CA 93940

Anthony Favaloro and Marie Favaloro
470 Toyon Drive
Monterey, CA 93940

Pamela Flagg
1941 Sunset Drive
Hollister, CA 95023

Judith E. Foon
5470 Golf Drive
Soquel, CA 95073

Anthony Foux and Claudia Kahn
1701 Mandeville Cyn Rd
Los Angeles, CA 90049

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Bette S. Frank
1112 Malta Court
Seaside, CA 93955

Michael Frost and Linda Frost
110 Monte Vista Dr
Monterey, CA 93940

Aaron N. Gallegos and Raymond R. Feay
87698 Mar Azul Terrace
Florence, OR 97439

William E. Gammons
712 Lakemont Place #6
San Ramon, CA 94582

Joseph C. Gehman and Judith K. Gehman
6562 Graystone Meadow Circle
San Jose, CA 95120

James W. Goodacre
10407 Fairway Lane
Carmel, CA 93923

Willy J. Grundherr and Deborah L.
Grundherr, Trustees of the Grundherr Living
Trust
P.O. Box 66899
Scotts Valley, CA 95067

Lloyd Gurley and Jeanne Gurley
11201 Scarlet Oak Dr
Oakdale, CA 95361

Teresa Jean Frank
1112 Malta Court
Seaside, CA 93955

Kenneth R. Frost, Trustee of the Frost Family
Trust UTD 02/24/84
107 Strawberry Rd.
Watsonville, CA 95076

David L. Gambetta and Christine L.
Gambetta
1105 Old Stage Rd
Salinas, CA 93908

Mary Horne Gayman and Richard L.
Gayman, Trustees of the Gayman Family
Trust dated May 1, 2002
5313 West Judy Court
Visalia, CA 93277

Albert G. Giordano, Trustee of the Albert G.
Giordano Living Trust
P.O. Box 1096
Genoa, NV 89411

Doreen Graham, Trustee of the Graham
Living Trust dated Aug. 16, 1995
1659 Cambrian Dr
Salinas, CA 93906

Roy C. Gunter, Trustee of the Roy and
Virginia Gunter Trust UTD 4/28/2000
580 Calle Principal Suite 2
Monterey, CA 93940

Pearl A. Haas, Trustee of the Haas Living
Trust 06-98
1204 Lake Ct
Pebble Beach, CA 93953

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Sheila M. Haddad
CMR 456 Box 163
APO, AE 9011

Arno W. Heckrodt, Trustee of the Revocable
Living Trust of Arno W. Heckrodt dated
April 25, 1986
3037 Lasuen Drive
Carmel, CA 93923

Mary A. Hindbaugh
12880 New York Ranch Rd
Jackson, CA 95642

Sheri Jane Holdridge
P. O. Box 2971
Santa Cruz, CA 95063

Nels W. Ingram and Patsy G. Ingram,
Trustees of the Nels W. Ingram and Patsy
Ingram Revocable Trust, dated Jan. 2, 1992
2609 S. Saratoga
Mesa, AZ 85202

Thomas A. Jasnosz and Katheryn G. Peters
137 W. Mayberry Dr
Lynden, WA 98264

Ronald R. Jaye, Trustee of the Ronald R. Jaye
Trust U/D/T dated March 2, 1990 and
Amended in its Entirety on May 6, 2002
245 Altivo Avenue
La Selva Beach, CA 95076

Philip C. Johnson
15 Via Milpitas
Carmel Valley, CA 93924

George Havstad and Janece Havstad
P.O. Box 609
Aromas, CA 95004

Gladys Hill
563 N. Mar Vista Ave Apt 101
Pasadena, CA 91106

William Harrison Holdridge
PO Box 2971
Santa Cruz, CA 95063

Lucia H. Humphrey, Trustee of the Lucia H.
Humphrey Trust UTA October 2, 1995
151 Ford Road #2
Carmel Valley, CA 93924

William C. Jackson and Frieda Jackson
P.O. Box 846
Castroville, CA 95012

Ellen Jasnosz, Trustee of the Ellen Jasnosz
Trust UTA 5/17/02
205 Fairway Glen Lane
San Jose, CA 95139

Elmer E. Jenkins
2009 Wilson Pike
Franklin, TN 37067

Anthony Johnson and Judith A. Johnson,
Trustees of the Johnson Trust dated April 19,
2001
24715 Summit Field Road
Carmel, CA 93923

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Harold R. Jordan and Martha W. Jordan,
Trustees of the Jordan Family Trust UTD
12/26/92
P.O. Box 814
Pebble Beach, CA 93953

Lawrence H. Kelley and Sharon M. Kelley,
Trustees of the Lawrence Howard Kelley and
Sharon Marie Kelley Trust UTD dated May
21, 1993
371 E. Alvin Dr.
Salinas, CA 93906

Gordon B. Kennedy
Po Box 787
Mecca, CA 92254

Brenda M. Krauth
13305 70th Ave. N. E.
Kirkland, WA 98034

Allyson Kumataka, Trustee of the Kumataka
1994 Trust
5312 W. Tortolita Flats Lane
Marana, AZ 85653

Peter Lecce, Trustee of the Lecce Family
Trust UTD 09/10/98
8340 Via Madalena
Carmel, CA 93923

Florence S. Lesur
327 36th Ave
Santa Cruz, CA 95062

Ella I. Long
31 Oak St
Salinas, CA 93901

Dwayne R. Kelley and Ana Kelley
46375 Pine Meadow Dr.
King City, CA 93930

Vina R. Kelley, Trustee of the Howard and
Vina Kelley Family Trust UTD dated
3-11-1993
68 Santa Teresa Way
Salinas, CA 93906

Roger King, Trustee for the King Family
Trust UTD 09/24/96
P.O. Box 1076
Angels Camp, CA 95222

Chris A. Kuhlken
1971 Lincoln St.
Seaside, CA 93955

Eva Lazar, Trustee of the Eva K. Lazar
Revocable Living Trust
3232 Anchor Drive
Plano, TX 75023

Raymond Ralph Leclair and Joyce Leclair
104 S. Park Way
Santa Cruz, CA 95062

Josephine R. Lint
3001 Ellen Ct.
Marina, CA 93933

Ella I. Long, Trustee of the Marion F. Long
and Ella I. Long Trust B
31 Oak Street
Salinas, CA 93901

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Cyd Love FBO Nicholas Tucker
1121 Hellam St.
Monterey, CA 93940

Joseph F. Lupino, Trustee of the Joseph F.
Lupino Revocable Trust
3471 Springhill Rd.
Lafayette, CA 94549

Eileen C. Mazer
255 S. Rengstorff Ave. Apt 148
Mountain View, CA 94040-1757

Jodi Mclean
P. O. Box 921
Pacific Grove, CA 93950

Marleen R. McNabb, Trustee of the McNabb
Revocable Trust UTD 02-05-99
4690 Thurber Ln
Santa Cruz, CA 95065

Christina L. Millard and Chris J. Millard
45 Arabian Way
Scotts Valley, CA 95066

Dean R. Morford, Trustee of the Dean R.
Morford Family Trust UTD 11/23/88
22644 Oak Canyon Rd
Salinas, CA 93908

Robert Morris and Katherine Morris
131 Redwood Way
Boulder Cr, CA 95006

Eleanor Newcomb
11476 Road 29
Madera, CA 93637

Craig F. Lovell
80 Laurel Drive
Carmel Valley, CA 93924

Craig F. Lyons and Josephine A. Lyons
13445 Cuesta Verde
Salinas, CA 93908

Charles R. McKenry and Jean M. McKenry,
Trustees of the Trust of Charles R. McKenry
3122 Birch Street
Carmichael, CA 95608

Harry McMurray and Kristen McMurray,
Trustees of the H&K McMurray 2000
Revocable Trust
1245 Aguajito Rd
Monterey, CA 93940

Teresa M. Michel and F. William Michel
131 Ortega Ave
Mountain View, CA 94040

Nancy J. Mills, Trustee of the Nancy J.
Nightingale-Mills Revocable Living Trust
265 Dave Creek Parkway # 312
Fairfield Bay, AR 72088

Erna H. Morris
401 Bishop Ave
Pacific Grove, CA 93950

Vickie Nelson and Laurits Nelson
14459 Del Monte D=Farms Rd
Castroville, CA 93912

Robert Newman and Geraldine Espinoza
2546 Capitola Rd Sp # 57
Santa Cruz, CA 95062

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Zenon Obydzinski and Beata A. Obydzinski
1125 Rockhaven Court
Salinas, CA 93906

Edward H. Ogle and Rhodell R. Willard,
Trustees of the Edward H. Ogle and Rhodell
R. Willard Revocable Living Trust dated
1/7/1992
72 Shoreline Drive
Florence, OR 97439

Aniano Olea
42100 Carmel Valley Rd
Greenfield, CA 93927

Charles Fisher Parsons, Trustee of the Trust
No. 2 of Charles F. Parsons
200 Glenwood Circle Apt. C3
Monterey, CA 93940

Mark J. Penniman and Gail S. Penniman
5455 Entrance Dr.
Soquel, CA 95073

Pensco Trust Co. Custodian FBO Hristina
LeBlanc
P. O. Box 26903
San Francisco, CA 94126

Pensco Trust Co. Custodian FBO Ken V.
Malone
P.O. Box 26903
San Francisco, CA 94126

Pensco Trust Co. Custodian FBO Linda C.
Elliott
P. O. Box 26903
San Francisco, CA 94126

Pamela Jordan O'Connell
215 Wheeler Rd
Mashpee, MA 2649

Edward H. Ogle, Trustee of the Edward H.
Ogle Revocable Living Trust dated January 7,
1992
72 Shoreline Drive
Florence, OR 97439

William Parham Jr.
P.O. Box 13
Carmel Valley, CA 93924

Elmer Harding Pelham and Jennifer Jane
Pelham, Trustees of the Elmer Harding
Pelham and Jennifer Jane Pelham Amended
and Restated Declaration of Trust dated June
1, 1987
6727 Laguna Park Drive
Elk Grove, CA 95758

Pensco Trust Co. Custodian FBO Aaron N.
Gallegos
P.O. Box 26903
San Francisco, CA 94126

Pensco Trust Co. Custodian FBO Joseph
Lupino
P. O. Box 26903
San Francisco, CA 94126

Pensco Trust Co. Custodian FBO Kipp
Stewart
P. O. Box 26903
San Francisco, CA 94126

George W. Piercy and Juliet F. Piercy,
Trustees of the Piercy Family Trust
1824 Redondo Way
Salinas, CA 93906

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Ed Pilon and Lois Pilon, Trustees of the Pilon
Revocable Trust
26392 Fairway Dr
Pioneer, CA 95666

Lee Purser
386 Grand Ave #113
Oakland, CA 94610

David P. Rauén and Ann E. Rauén
228 Oxford Way
Santa Cruz, CA 95060-6449

Sharon Reeves
4225 Gull Cave Way
Capitola, CA 95010

Calvin Rich and Margaret Rich
1026 Pacific Grove Ln # 7
Pacific Grove, CA 93950

George E. Richardson, Jr., Trustee of the
George E. Richardson Jr. Trust UTD dated
6/4/2003
5312 W. Tortolita Flats Lane
Marana, AZ 85653

Minnie B. Rose and Mertha R. Duchouquette
4435 Laren Lane
Dallas, TX 75244-6712

Wayne Ross, Trustee of the Ross 1999
Family Trust dated 7-02-1999
P.O. Box 222
Pacific Grove, CA 93950

Oliver J. Rowan
581 Guerra Ct.
San Jose, CA 95111

Santa Cruz Clean & Sober Home, Andrew
Rovegne, Trustee
PO Box 2727
Santa Cruz, CA 95063

James Schumann and Sarah Schumann,
Trustees of the James and Sarah Schumann
Living Trust dated 9-14-2004
1542 E. Myrtle Loop
Florence, OR 97439

Ingrid Selin
761 Toyon Drive
Monterey, CA 93940

Donna Shaver
25140 Pine Hills Dr
Carmel, CA 93923

Donald L. Shaver and Evelyn Shaver,
co-Trustees of the Shaver Living Trust UTD
04/26/88
20250 Palou Dr
Salinas, CA 93908

Victor M. Shaw and Jane R. Shaw
1077 Indian Village
Pebble Beach, CA 93953

William R. Shelton, c/o Janet Shelton Trustee
of the Shelton Family Trust UTD 06/22/78
6001 Canterbury Drive #311
Culver City, CA 90230

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Andrew Sievright
17800 Shasta Lake Road
Lakehead, CA 96051

Charles R. Singer
320 Possumwood Ridge
Aptos, CA 95003

Elisabeth Spence
1119 N. 58th Street
Nampa, ID 83687

David Stock
601 Woodside Sierra #1
Sacramento, CA 95825

Alberta Stokes, Trustee of the Alberta Stokes
Revocable Trust UDT dated 2/26/03
106 Third St.
Pacific Grove, CA 93950

Kristen Suzuki
8519 Birmingham Drive
Austin, TX 78748

David G. Swinehart and Maria C.
Guzman-Swinehart
409 Monarch Trail
George Town, TX 78633

Mildred M. Taggart, Trustee of the Mildred
M. Taggart Living Trust dated August 9,
2006
96 Hawk Haven Road
Watsonville, CA 95070

Joseph V. Terrano, Trustee of the Terrano
Family Trust
393 Calle San Antonio
San Juan Batista, CA 95045

Signature Irrigation, Inc. Defined Benefit
Pension Plan
36 Harper Canyon Rd
Salinas, CA 93908

Sandra Spaulding and Stephen Spaulding
4 Deer Hill Ct
Pittsburg, CA 94565

Kyung Hi Stewart
P. O. Box 6145
Carmel, CA 93921

Lawrence H. Stock, Trustee of the Lawrence
H. Stock Living Trust
1006 Pacific Grove Ln # 5
Pacific Grove, CA 93950

Patrick L. Sullivan and Beck L. Sullivan,
Co-Trustees of the Sullivan Family Trust
104 White Oaks Ln
Carmel Valley, CA 93924

Floyd L. Swenson and Danette Swenson
1323-A San Miguel Cyn Rd.
Royal Oaks, CA 95076

Henryka Szudelski
1064 Norwood Ave Apt C
Oakland, CA 94610

Daniel Tarallo
P.O. Box 5703
Carmel, CA 93921

Tetrattech Retirement Plan & Trust
P.O. Box 609
Aromas, CA 95004

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Kenneth E. Tingley, Trustee of the Tingley
2004 Trust dated 4/6/04
130 El Matorral
La Selva Beach, CA 95076

Ronnie Usrey and Elena Usrey
1835 Military Ave
Seaside, CA 93955

Pierre Vercammen
608 Lopez Ave.
Seaside, CA 93955

Barbara L. Wake
1971 Lincoln St.
Seaside, CA 93955

Ruth A. Watkins and Nikki L. Watkins,
Trustees of the Nikki Lee & Ruth Ann
Watkins Family Trust
2435 Felt St # 38
Santa Cruz, CA 95062

Edward Ronald Whitehead
17551 Vierra Cyn Rd
Salinas, CA 93907

Rhodell R. Willard, Trustee of the Rhodell R.
Willard Revocable Living Trust, dated
December 30, 1991
72 Shoreline Drive
Florence, OR 97439

X-Files LP Ludmeila Axionoff
2422 Judith Ct
Madera, CA 93637

Daniel J. Turner and Jeanne C. Turner,
Trustees of the Turner Family Trust UDT
dated 10/16/98
1490 Via Isola
Monterey, CA 93940

Kyle Valentic and Meta Valentic
5356 Edgewood Pl
Los Angeles, CA 90019

Esin Voskay, Trustee of the Hilmi and Esin
Voskay Trust dated Feb. 9, 1998
34 Miramonte Rd
Carmel Valley, CA 93924

John B. Wardell
850 Sequoia Blvd
Tracy, CA 95376

Mark Weston
1270 First St # B
Monterey, CA 93940

Sidney H. Widrow and Bernice M.S.
Widrow, Trustees for the Sidney H. Widrow
and Bernice M.S. Widrow Trust Agreement
created December 11, 1996
225 Crossroads Blvd, Box# 378
Carmel, CA 93923

Terrell R. Williams, Trustee of the Terrell R.
Williams Revocable Living Trust
229 17 Mile Drive
Pacific Grove, CA 93950

Luz Elena Aguirre, Trustee of the Irene S.
Aguirre Trust UTD dated 12/3/1986
P. O. Box 1704
Carmel, CA 93921