

RECORDING REQUESTED BY

JULIE RODEWALD
San Luis Obispo County - Clerk/Recorder

SK
10/30/2008
10:57 AM

AND WHEN RECORDED MAIL TO

SUNRISE ASSESSMENT SERVICES, LLC
4401 Hazel Avenue, Suite 225
Fair Oaks, CA 95628

Recorded at the request of
Title Court Services Inc

DOC#: **2008054661**



Titles:	1	Pages:	2
Fees			11.00
Taxes			0.00
Others			2.00
PAID			\$13.00

Space above this line for recorder's use only

Trustee Sale No. 8274 Account No. 379221 Title Order No. 3550927

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER HOMEOWNERS
ASSOCIATION LIEN

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice). This amount is \$2,875.94 as of 10/28/08 and will increase until your account becomes current. While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your Covenants, Conditions and Restrictions. If you fail to make future payments of your assessments, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the Covenants, Conditions and Restrictions, the Association may insist that you do so in order to reinstate your account in good standing. In addition, the Association may require, as a condition to reinstatement, that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums. Upon your written request, the Association will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your Association may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2). Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your Association permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your Association.

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Vineyard Oaks Association of

090-288-032

632 Ventana Del Robles
Temp

Trustee Sale No. 8274 Account No. 379221 Title Order No. 3550927

Homeowners c/o SUNRISE ASSESSMENT SERVICES, LLC, 4401 Hazel Avenue, Suite 225, Fair Oaks, CA 95628 at (916) 961-0374.

NOTICE: THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

THIS NOTICE is given pursuant to Sections 2924, 1366, and 1367 of California Civil Code, and pursuant to that certain Assessment Lien Recorded on 02/19/2008, as Instrument # 2008007719, book # ---, page # --- of Official Records in the Office of the Recorder of San Luis Obispo County, California.

Owner: Robert Rosales

PROPERTY ADDRESS: 632 Ventana Del Robles, Templeton, CA 93465

APN: 040-288-032

If you have any questions, you should contact a lawyer or the Association which maintains the right of assessment upon your property. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: SUNRISE ASSESSMENT SERVICES, LLC is the duly appointed Trustee Agent under the above referenced Lien, executed by Vineyard Oaks Association of Homeowners (Association) to secure assessment obligations in favor of said Association, pursuant to the terms contained in that certain Declaration of Covenants, Conditions and Restrictions, ("C,C&Rs") affecting the land described in said Lien, recorded in the Official Records of San Luis Obispo, California, describing the land therein, that the interest under said Homeowners Association Lien and the obligations secured thereby are presently held by the Association. That a breach of, and default in, the obligation for which said Covenants, Conditions and Restrictions as security has occurred in that the payment(s) have not been made of: FAILURE TO PAY ASSESSMENTS WHEN DUE INCLUDING MONTHLY, SPECIAL OR OTHERWISE, LESS CREDITS OR OFFSETS, PLUS LATE CHARGES, INTEREST, ASSOCIATION FEES, TRUSTEE'S FEES AND COSTS AND ATTORNEY FEES.

That by reason thereof, the present association under such Covenants, Conditions and Restrictions, has executed and delivered to said Trustee, a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee, such Covenants, Conditions and Restrictions and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the herein described property, liened by said Association, to be sold to satisfy the obligations secured thereby.

DATE: 10/28/08

SUNRISE ASSESSMENT SERVICES, LLC, as Trustee


Constance Murphy, Senior Account Manager



First American Title Company

899 Pacific Street - San Luis Obispo, CA 93401
Phone (805) 543-8900 FAX (805) 544-0785

Prepared For :

Prepared By: Tyson McDermott

Parcel	: 040 288 032	Total	: \$452,334
Owner	: Rosales Robert	Land	: \$176,008
CoOwner	:	Struct	: \$276,326
Site	: 632 Ventana Del Robles Templeton 93465	Other	:
Mail	: 509 S Main St Templeton Ca 93465	%Imprvd	: 61
Xfered	: 03/11/2003 Doc # : 24583	Exempt	:
Price	: \$160,000 Full PrDoc# : 28811	Type	:
Pr Xfer	: 04/05/2002 Deed : Grant Deed	TaxArea	: 126007
PrPrice	: \$100,000 Full	08-09 Tax:	: \$4,533.28
First TD	: GRANT DEED	MapGrid	: 553 D2
LandUse	: 110 Res, Single Family Residence		
Legal	: TR 1621 LT 12		

Phone

Owner :
Tenant :

Census : Tract: 127.03 Block : 1
Seller : GHEZZI RANDY/CATELLE;+
School District: Templeton Unified

PROPERTY CHARACTERISTICS

Bedrooms	: 3	Building SqFt	: 1,694	Lot Acres	: .25
Bathrooms	: 2.50	Garage Type	: Garage	Lot SqFt	: 11,000
Fireplace	: 1	Garage SqFt	:	Bldg Matl	:
Air Cond	: Yes	Stories	: 2	Year Built	: 2004
Heat Mthd	: Forced	Pool	:		

SALES AND LOAN INFORMATION

Current

Sale Price : \$160,000 Full
Loan Amount : \$225,000
Lender : Bank Of Redlands
Document # : 24583
Loan Type : Seller

Prior

Sale Price : \$100,000
Prior Date : 04/05/2002
Doc # : 28811