# **STATEMENT OF FACTS**

### A. BACKGROUND FACTS

- 1. The Debtor is a self-employed real estate and insurance professional. The Debtor has experienced very difficult times in the past few years, including the loss of his brother and business partner (John), a debilitating illness suffered by his sister and the very recent loss of his mother. The Debtor also suffered substantial financial losses, including the loss of a restaurant owned by the Debtor and his brother called 3 Thirty 3 located in Newport Beach, a plastics company and a luxury home with \$4.4 million in equity. [Cantwell Declaration ¶2].
- 2. The Debtor had been involved in a loan modification process with Wells Fargo since April of 2012. During this time, the Debtor continued to provide requested information and documentation to Wells Fargo through a loan modification special. Then, in October 2016, Wells Fargo pulled the plug by denying the loan modification request and immediately commencing foreclosure proceedings. [Cantwell Declaration ¶3].

### B. THE BANKRUPTCY PROCEEDING

- 3. On January 5, 2017 (the "Petition Date"), the Debtor commenced this case, in proper, to stop the pending foreclosure sale of the family residence located 103 Calle Del Pacifico, San Clemente, as well as to restructure the debt secured by trust deed favor of Wells Fargo Bank. The Schedules filed at that time indicate that the Debtor's secured debts exceed that which is allowed by 11 U.S.C. §109(e). [Cantwell Declaration ¶4].
- 4. The Chapter 13 Meeting of Creditors occurred on February 16, 2017 at 2:00 p.m. At the meeting of creditors, the Debtor was made aware of the issue pertaining to the debt limits for Chapter 13. On February 22, 2017, the Debtor substituted in the Law Offices of Michael G. Spector as his counsel. By Order entered on March 17, 2017, the Debtor's case was converted to one under Chapter 11. [Docket No. 34]. And, by Order entered on April 12, 2017, the Court authorized the employment of the Law Offices of Michael G. Spector as Debtor's Chapter 11 counsel. [Docket No. 36].
  - 5. No creditors' committee, trustee or examiner has been appointed in this case.

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# C. ACQUISITION OF THE PROPERTY

6. The Property was previously owned by the Debtor's brother, John Cantwell. In 2015, Wells Fargo obtained title to the Property through a foreclosure sale. Prior to his passing, John was in the middle of litigation against Wells Fargo for wrongful foreclosure. Upon John's passing in April 2016, the Debtor succeeded to the rights to said litigation. In March 2017, after the Petition Date, as part of a settlement with Wells Fargo, the Debtor was granted a brief window of time to present an offer to Wells Fargo to purchase the Property. The Debtor's friend, Anthony Souza, had agreed to purchase the Property under an agreement with the Debtor which provided they would split 50/50 any net sale proceeds derived from a subsequent sale of the Property. Because Mr. Souza was traveling on business at the time of the offer to Wells Fargo, the offer was made by the Debtor. The offer was accepted by Wells Fargo on the condition that the sale close immediately. Given that Mr. Souza was unavailable to sign the necessary sale documents, title to the Property was vested in the Debtor's name with Mr. Souza providing the purchase money in exchange for a first trust deed against the Property. Given that the Debtor was merely acting as an accomodator for an informal partnership with Mr Souza and this was a post-petition transaction, the Debtor did not believe that Court approval was necessary. [Cantwell Declaration ¶5].

# D. THE PROPOSED SALE

- 7. Simultaneously with the purchase of the Property, the Debtor had been working with Diana Perna of PK Real Estate and Investments to acquire a purchaser of the Property. Shortly thereafter, an offer was received to purchase the Property in an "AS IS" condition for a purchase price of \$730,000. [Cantwell Declaration ¶6].
- 8. On or about March 24, 2017, Phillip Cantwell, Jr. (the "Seller") entered into a Residential Purchase Agreement and Joint Escrow Instructions (the "Sale Agreement") with Donna Colbert, Trustee of The Colbert Family Trust of 1990 Dated January 20, 1990 ("the Buyer"), which provides for sale of the Property for the sum of \$730,000. [Exhibit "1" to Cantwell Declaration]. The general terms of the Sale Agreement and addendums are as follows:
  - a. Sale price of \$730,000 (the "Purchase Price");

Cas	e 8:17-bk-10032-ES			
1	b. Deposit of \$10,000, with an additional deposit of \$136,000 and the balance due			
2	at closing in the form of loan proceeds in the amount of \$584,000;			
3	c. Property is sold "as is;"			
4	d. The cost of the owners' title policies shall be paid from the Sellers' proceeds;			
5	e. Escrow fees to be paid 50/50 between the Sellers and the Buyer;			
6	<b>f.</b> Escrow to close ASAP after entry of Order approving sale; and			
7	g. Real estate broker's commissions in the amount of 2 percent (2%) of the Purchase			
8	Price (\$14,600) to be paid to P K Real Estate and Investments (the "Broker").			
9	9. Other than the subject sale, the Debtor is otherwise unrelated to the Buyer. All discussions			
10	regarding the sale of the Property were conducted by the Broker and were conducted in good faith,			
11	without collusion, and at arms-length. [Cantwell Declaration ¶8].			
12				
13	E. <u>LIENS AND ASSESSMENTS TO BE PAID THROUGH ESCROW</u>			
14	10. The following lien, assessments and other amounts due shall be paid through escrow:			
15	a. First priority lien in favor of \$645,000;			
16	b. Real property taxes estimated at \$3,818.58 (through May 12, 2017); and			
17	c. Escrow title and other fees and costs estimated at \$5,725.			
18	11. Per the terms of their agreement, net proceeds of approximately \$66,000 will be split			
19	evenly between Mr. Souza and the Debtor's estate. [Cantwell Declaration ¶9].			
20				
21	F. COMMISSIONS AND CLOSING COSTS TO BE PAID			
22	12. The Debtor is to pay real estate broker's commissions as follows: Broker to be paid			
23	\$14,600 or 2 percent (2%) of the Purchase Price. [Cantwell Declaration ¶10].			
24				
25	G. <u>ESTIMATED NET PROCEEDS</u>			
26	13. It is estimated that, after payment of allowed liens, fees and costs, including the Broker's			
27	commissions, there will be remaining proceeds of approximately \$66,000 which shall be split 50/50			
28	between the Debtor and Anthony Souza. [Cantwell Declaration ¶11].			

Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 Desc Main Document Page 5 of 29

# **MEMORANDUM OF POINTS AND AUTHORITIES**

I.

# THE COURT MAY AUTHORIZE THE SALE OF PROPERTY

# WHERE THERE IS A GOOD FAITH PURCHASER

- 14. The Court may authorize a sale of assets where the sale is in the best interests of the estate after notice and a hearing. 11 U.S.C. §363(b).
- 15. The standards for approval of a sale pursuant to Section 363(b)(1) require that the proponent of the sale establish that:
  - a. "Sound business purpose justifies a sale;"
  - b. "Accurate and reasonable notice" of the sale is provided;
  - c. "The price to be paid is adequate, <u>i.e.</u>, fair and reasonable;"
- d. "Good faith, i.e., the absence of any lucrative deals with insiders, is present." <u>See In Re Industrial Valley Refrigerator and Air Conditioning Supplies, Inc.</u>, 77 B.R. 15, 21 (Bankr. E.D. Penn. 1987). As set forth herein, the proposed sale of the Property conforms with each of these requirements.

### A. THE DEBTOR HAS A SOUND BUSINESS PURPOSE FOR THE SALE

- 16. The Ninth Circuit Bankruptcy Appellate Panel in In Re Walter, 83 B.R. 14 (9th Cir. BAP 1988), adopting the reasoning of the Fifth Circuit in In Re Continental Airlines, Inc., 780 F.2d 1223 (5th Cir. 1986) and the Second Circuit in In Re Lionel Corporation, 722 F.2d 1063 (2d. Cir. 1983), adopted a flexible, case by case test to determine whether the business purpose for a proposed sale or use of estate property justifies disposition of property of the estate under Section 363(b).
- 17. In this case, the Debtor seeks to sell the Property in order to obtain the funds necessary to fund the Plan and pay related obligations. [Cantwell Declaration ¶12]. Accordingly, there is a sound business purpose for the sale which is in the best interests of the creditors and the estate.

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# B. THE SALES PRICE IS FAIR AND REASONABLE

18. The proposed sale is in the best interests of the estate and its creditors because the sale price was arrived at through arms' length negotiations with the Buyer, who is unrelated to the Debtor. [Cantwell Declaration ¶13].

# C. THE SALE IS IN GOOD FAITH

19. Section 363(m) authorizes the Bankruptcy Court to make a finding that the successful buyer be deemed a good faith purchaser. A good faith purchaser is protected from the effects of reversal on appeal of the authorization to sell or lease property of a debtor's estate as long as the Court finds that the purchaser acted in good faith and the appellant fails to obtain a stay of the sale. 11 U.S.C. § 363(m). Although the Code does not define "good faith," courts generally have followed traditional principles in holding that a good faith purchaser is one who buys "in good faith" and "for value". In re Abbott Dairies of Pennsylvania, Inc., 788 F.2d at 147; see also, Kham and Nates Shoes No.2 v. First Bank, 908 F.2d 1352, 1355 (7th Cir. 1990); In re Pine Coast Enters., Ltd., 147 B.R. 30, 33 (Bankr. N.D. Ill. 1992) ("The requirement that a purchaser act in good faith speaks to the integrity of its conduct in the course of the sale proceeding.")

20. The good faith requirement focuses primarily on the disclosure of all material sale terms and the absence of fraud or collusion. <u>In re Abbott Dairies of Pennsylvania, Inc.</u>, 788 F.2d at 147; <u>In re Apex Oil Co.</u>, 92 B.R. 847, 869-71 (Bankr. E.D. Mo. 1988). The proposed sale has been brought in good faith and has been negotiated on an "arms length" basis. The court, in <u>Wilde Horse Enterprises</u>, set forth the factors in considering whether a transaction is in good faith. The court stated that:

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Cas	e 8:17-bk-10032-ES	Doc 57	Filed 05/0	8/17	Entered 05/08/17 09:22:53	Desc
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'[g]ood faith' encompasses fair value, and further speaks to the integrity of the transaction. Typical 'bad faith' or misconduct, would include collusion between the seller and buyer, or any attempt to take unfair advantage of other potential purchasers....And, with respect to making such determinations, the court and creditors must be provided with sufficient information to allow them to take a position on the proposed sale. (Citations omitted).

In re Wilde Horse Enterprises, Inc., 136 B.R. at 842.

21. In the present case, other than as parties to the Sale Agreement, the Buyer is otherwise unrelated to the Debtor or the Trust. Both the Debtor and the Buyer are represented by real estate professionals and all negotiations have been conducted at arms' length through these real estate professionals. [Cantwell Declaration ¶13]. As set forth in the Notice of the Sale Motion, creditors will be provided with sufficient notice of the sale as required by the Local Bankruptcy Rules. Accordingly, the sale is in good faith and should be approved. The Debtor requests the Court find the Buyer a good faith purchaser of the Property pursuant to Bankruptcy Code § 363(m).

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# THE DEBTOR MAY SELL THE PROPERTY FREE AND CLEAR OF LIENS

II.

- 22. Bankruptcy Code § 363(f)(3) allows a trustee to sell property of the bankruptcy estate "free and clear of any interest in such property of an entity," if such interest is a lien and the price at which such property is to be sold is greater than the aggregate value of all liens on such property.
- 23. The Property is being sold at a price far in excess of all valid liens and encumbrances and all such liens and encumbrances shall be paid in full through escrow.

III.

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# NO OVERBIDDING IS REQUESTED

24. Normally, sales in bankruptcy proceedings are subject to overbid. However, in the present case, the Debtor is not soliciting overbids or requesting an overbid procedure as there are

Cas	e 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 Desc Main Document Page 8 of 29				
1	sufficient net proceeds to pay all claims, in full, with a significant distribution to the Debtor of the excess				
2	proceeds. Thus, there will be no detriment to the creditors by not soliciting overbids. [Cantwell				
3	Declaration ¶14].				
4					
5	IV.				
6	THIS COURT HAS AUTHORITY TO WAIVE THE FOURTEEN-DAY STAY OF SALE				
7	25. Federal Rule of Bankruptcy Procedure 6004(h) provides that "[a]n order authorizing the				
8	use, sale or lease of property other than cash collateral is stayed until the expiration of 14 days after entry				
9	of the order, unless the Court orders otherwise."				
10	26. The Debtor desires to close the sale as soon as practicable after entry of an order				
11	approving the sale. Accordingly, the Debtor respectfully requests that the Court in the discretion				
12	provided it under Federal Rule of Bankruptcy Procedure 6004(h), waive the 14 day stay.				
13					
14	V.				
15	<u>CONCLUSION</u>				
16	27. For the foregoing reasons, the Debtor respectfully requests that the Court enter an order:				
17	a. Approving Sale Agreement and authorizing the proposed sale of the Property				
18	under the terms and conditions set forth herein and in the Sale Agreement.				
19	b. Authorizing the proposed sale of the Property to be made free and clear of all liens				
20	with the liens to be paid through escrow.				
21	c. Authorizing the Debtor to execute such documents as are necessary to conclude				
22	the sale.				
23	d. Approving payment of Brokers' commissions as set forth above.				
24	e. The 14 day stay of Bankruptcy Rule 6004(h) be waived.				
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	Sale Motion - HB.wpd 8				

Cas	e 8:17-bk-10032-ES	Doc 57 Filed 05 Main Document	7/08/17 Entered 05/08/17 09:22:53 Desc Page 9 of 29
1	f.	And, for such other a	nd further relief as this Court deems just and proper.
2		,	J 1 1
3	Dated: May 7, 2017	LAW	OFFICES OF MICHAEL G. SPECTOR
4			
5		By:	/s/ Vicki L Schennum
6			/s/ Vicki L Schennum Michael G. Spector Vicki L. Schennum (Of Counsel) Attorneys for Philip Richard Cantwell, Jr. Debtor and Debtor in Possession
7			Debtor and Debtor in Possession
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# DECLARATION OF PHILIP RICHARD CANTWELL, JR.

I, Philip Richard Cantwell, Jr, declare as follows:

- 1. I am the debtor and debtor in possession in this pending Chapter 11 case. The following facts I know to be true of my own personal knowledge and if called upon, I could and would competently testify thereto.
- 2. I am a self-employed real estate and insurance professional. I have experienced very difficult times in the past few years, including the loss of my brother and business partner (John), a debilitating illness suffered by my sister and the very recent loss of my mother. I also suffered substantial financial losses, including the loss of a restaurant owned by my brother and I called 3 Thirty 3 located in Newport Beach, a plastics company and a luxury home with \$4.4 million in equity.
- 3. I was involved in a loan modification process with Wells Fargo since April of 2012. During this time, I continued to provide requested information and documentation to Wells Fargo through a loan modification special. Then, in October 2016, Wells Fargo pulled the plug by denying the loan modification request and immediately commencing foreclosure proceedings.
- 4. On January 5, 2017 (the "Petition Date"), I commenced this case, in pro per, to stop the pending foreclosure sale of the family residence located 103 Calle Del Pacifico, San Clemente, as well as to restructure the debt secured by trust deed favor of Wells Fargo Bank. The Schedules filed at that time indicate that my secured debts exceed that which is allowed by 11 U.S.C. §109(e).
- 5. The residential real property located at 19682 Seawind Circle, Huntington Beach, California (the "Property") which is the subject of this motion, was previously owned by my brother, John Cantwell. In 2015, Wells Fargo obtained title to the Property through a foreclosure sale. Prior to his passing, John was in the middle of litigation against Wells Fargo for wrongful foreclosure. Upon John's passing in April, 2016, I succeeded to the rights to said litigation. In March 2017, after the Petition Date, as part of a settlement with Wells Fargo, I was granted a brief window of time to present an offer to Wells Fargo to purchase the Property. My friend, Anthony Souza, had agreed to purchase the Property under an agreement with me which provided they would split 50/50 any net sale proceeds derived from a subsequent sale of the Property. Because Mr. Souza was traveling on business at the time of the offer to Wells Fargo, the offer was made by me. The offer was accepted by Wells Fargo on the

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condition that the sale close immediately. Given that Mr. Souza was unavailable to sign the necessary sale documents, title to the Property was vested in my name with Mr. Souza providing the purchase money in exchange for a first trust deed against the Property. Given that I was merely acting as an accomodator for an informal partnership with Mr Souza and this was a post-petition transaction, I did not believe that Court approval was necessary.

- 6. Simultaneously with the purchase of the Property, I had been working with Diana Perna of PK Real Estate and Investments to acquire a purchaser of the Property. Shortly thereafter, an offer was received to purchase the Property in an "AS IS" condition for a purchase price of \$730,000.
- 7. On or about March 24, 2017, as the "Seller," I entered into a Residential Purchase Agreement and Joint Escrow Instructions (the "Sale Agreement") with Donna Colbert, Trustee of The Colbert Family Trust of 1990 Dated January 20, 1990 ("the Buyer"), which provides for sale of the Property for the sum of \$730,000. Attached hereto as Exhibit "1" and incorporated herein by this reference is a true and correct copy of the Sale Agreement
- 8. Other than the subject sale, I am otherwise unrelated to the Buyer. All discussions regarding the sale of the Property were conducted by the Broker and were conducted in good faith, without collusion, and at arms-length.
- 9. Per the terms of our agreement, net proceeds of approximately \$66,000 will be split evenly between Mr. Souza and the Debtor's estate.
- 10. Through this transaction, I am required to pay real estate broker's commissions as follows: Broker to be paid \$14,600 or 2 percent (2%) of the Purchase Price.
- 11. It is estimated that, after payment of allowed liens, fees and costs, including the Broker's commissions, there will be remaining proceeds of approximately \$66,000 which shall be split 50/50 between myself and Anthony Souza.
- 12. I am seeking to sell the Property in order to obtain the funds necessary to fund the Plan and pay related obligations. Accordingly, I believe there is a sound business purpose for the sale which is in the best interests of the creditors and the estate.
- 13. I believe the proposed sale is in the best interests of the estate and its creditors because the sale price was arrived at through arms' length negotiations with the Buyer, who is unrelated to me.

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Cas	e 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 Desc Main Document Page 12 of 29			
1	14. I am not soliciting overbids or requesting an overbid procedure as there are sufficient net			
2	proceeds to pay all claims, in full, with a significant distribution to me of the excess proceeds. Thus,			
3	there will be no detriment to the creditors by not soliciting overbids.			
4	I declare under penalty of perjury and under the laws of the United States of America that the			
5	foregoing is true and correct.			
6	Executed on May 7, 2017 at San Clemente, California.			
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8	/s/ Philip Richard Cantwell, Jr. Philip Richard Cantwell, Jr.			
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	Sale Motion - HB.wpd 12			

Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 Desc Main Document Page 13 of 29

# **DECLARATION OF VICKI L SCHENNUM**

I, Vicki L. Schennum, declare as follows:

- 1. I am Of Counsel to the Law Offices of Michael G. Spector and I am admitted to practice law before this Court. The following facts I know to be true of my own personal knowledge and if called upon, I could and would competently testify thereto.
- 2. Pursuant to Local Bankruptcy Rule 6004-1(f), a Notice of Sale of Estate Property is being filed concurrently herewith. A true and correct copy of this Notice of Sale of Estate Property without the service list is attached hereto as Exhibit "2" and is incorporated herein by this reference.

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

Executed on May 7, 2017, at Irvine, California.

/s/ Vicki L. Schennum Vicki L. Schennum



# RESIDENTIAL PURCHASE AGREEMENT AND JOINT ESCROW INSTRUCTIONS

(C.A.R. Form RPA-CA, Revised 12/15)

1. (	OF	repared: <u>03/24/2017</u> FER:		
	Α.	THIS IS AN OFFER FROM Donna Colbert THE REAL PROPERTY to be acquired is 19682 Seawind Cir, Huntington Beach, CA 92648-30		("Buyer").
- 1	В.	THE REAL PROPERTY to be acquired is 19682 Seawind Cir, Huntington Beach, CA 92648-30	29	, situated in
	_	Huntington Beach (City), Orange (County), California, 92648-3029 (Zip Code), Assessor's Parcel No.	023-24-2	26 ("Property").
•	C.	THE PURCHASE PRICE offered is Seven Hundred Thirty Thousand  Dollars \$ 730,000.	00	
	n	CLOSE OF ESCROW shall occur on (date)(or X 30 D	avs Affei	· Acceptance)
	ン. E.	Buyer and Seller are referred to herein as the "Parties." Brokers are not Parties to this Agreement.		
		ENCY:		
	Α.	DISCLOSURE: The Parties each acknowledge receipt of a 🗵 "Disclosure Regarding Real Estate	Agenc	y Relationships"
		(C.A.R. Form AD).	-	•
1	R	CONFIRMATION: The following agency relationships are hereby confirmed for this transaction:  Listing Agent  PK Real Estate (Print Firm Name) is	the ager	nt of (check one):
		I the Seller exclusively; or <b>X</b> I both the Buyer and Seller.		
		Selling Agent PK Real Estate (Print Firm Nam Listing Agent) is the agent of (check one): the Buyer exclusively; or the Seller exclusively; or both the Buyer exclusively.	ie) (if not	the same as the
	_	Listing Agent) is the agent of (check one):the Buyer exclusively; or _X the Seller exclusively; orboth the Buyer a	and Selle	r.
(	C.	POTENTIALLY COMPETING BUYERS AND SELLERS: The Parties each acknowledge receiptions and Competing Property (CAR Fram PRES)	טני 10 מ	z Z Possible
	han 1 F .	Representation of More than One Buyer or Seller - Disclosure and Consent" (C.A.R. Form PRBS).		
5.	riN *	ANCE TERMS: Buyer represents that funds will be good when deposited with Escrow Holder.  INITIAL DEPOSIT: Deposit shall be in the amount of	\$	10,000.00
•	Α.	(1) Buyer Direct Deposit: Buyer shall deliver_deposit directly to Escrow Holder by electronic funds	Ψ	10,000.00
		transfer, a cashier's check, personal check, other within 3 business days		
		after Acceptance (or);		
,	ΩP	after Acceptance (or); (2)  Buyer Deposit with Agent: Buyer has given the deposit by personal check (or) to the agent submitting the offer (or to), made payable to		
	<b>U</b> I.	to the agent submitting the offer (or to		
		to the agent submitting the offer (or to), made payable to The deposit shall be held uncashed until Acceptance and then deposited		
		with Escrow Holder within 3 business days after Acceptance (or).		
		Deposit checks given to agent shall be an original signed check and not a copy.		
	(No	te: Initial and increased deposits checks received by agent shall be recorded in Broker's trust fund log.)		
	B.	INCREASED DEPOSIT: Buyer shall deposit with Escrow Holder an increased deposit in the amount of	\$	584,000.00
		within Davs After Acceptance (or ).		
		If the Parties agree to liquidated damages in this Agreement, they also agree to incorporate the increased		
		deposit into the liquidated damages amount in a separate liquidated damages clause (C.A.R. Form		
		RID) at the time the increased deposit is delivered to Escrow Holder.		
+	C.	ALL CASH OFFER: No loan is needed to purchase the Property. This offer is NOT contingent on Buyer		
		obtaining a loan. Written verification of sufficient funds to close this transaction IS ATTACHED to this offer or		
	_	Buyer shall, within 3 (or) Days After Acceptance, Deliver to Seller such verification.		
	IJ.	LOAN(S):	¢	
		(1) FIRST LOAN: in the amount of	\$	
		This loan will be conventional financing orFHA,VA,Seller financing (C.A.R. Form SFA),This loan shall be at a fixed		
		assumed financing (C.A.R. Form AFA), Other This loan shall be at a fixed rate not to exceed 5.000 % or, an adjustable rate loan with initial rate not to exceed %.		
		Regardless of the type of loan, Buyer shall pay points not to exceed % of the loan amount.		
		(2) SECOND I OAN in the amount of	\$	
		This loan will be conventional financing or Seller financing (C.A.R. Form SFA), assumed	<b>-</b>	
		financing (C A R. Form AFA)   Other This loan shall be at a fixed rate not to		
		exceed % or,   an adjustable rate loan with initial rate not to exceed %. Regardless of		
		the type of loan. Buyer shall pay points not to exceed % of the loan amount.		
		(3) FHA/VA: For any FHA or VA loan specified in 3D(1), Buyer has 17 (or) Days After Acceptance		
		to Deliver to Seller written notice (C.A.R. Form FVA) of any lender-required repairs or costs that		
		Buyer requests Seller to pay for or otherwise correct. Seller has no obligation to pay or satisfy lender		
		requirements unless agreed in writing. A FHAVA amendatory clause (C.A.R. Form FVAC) shall be a		
		part of this Agreement.		
	E.	ADDITIONAL FINANCING TERMS:		
	<b>-</b> -	DALANOE OF DOMAI DAVMENT OF DUDCHASE PRICE in the opening of	¢	136,000.00
	۲.	BALANCE OF DOWN PAYMENT OR PURCHASE PRICE in the amount of	Φ	130,000.00
		to be deposited with Escrow Holder pursuant to Escrow Holder instructions.  PURCHASE PRICE (TOTAL):	\$	730.000.00
,	G.	PURCHASE PRICE (TOTAL)	Ψ	7.50,000.00
		DC ON THE PROPERTY OF THE PROP		_
Buve	er's	Initials ( $\times$ Seller's Initi	(	)
•		2015, California Association of REALTORS®, Inc.		
				EQUAL HOUSING OPPORTUNITY
<b>1</b>	4-U	A REVISED 12/15 (PAGE 1 OF 10)  CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 1 OF 10)		
N D	ool P	state, 2124 Main St. #140 Huntington Beach, CA 92648 Phone: 714.319.2042 Fax: 714:	969.2834	19682 Seawind
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Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 DocuSign Envelope ID: D35E99C6-1C0A-4719-A723-46ED3B11E5E2

Main Document Page 15 of 29 Date: March 24, 2017 Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029 H. VERIFICATION OF DOWN PAYMENT AND CLOSING COSTS: Buyer (or Buyer's lender or loan broker pursuant to paragraph \_\_) Days After Acceptance, Deliver to Seller written verification of Buyer's down payment and 3J(1)) shall, within 3 (or \_\_\_ closing costs. ( Verification attached.) I. APPRAISAL CONTINGENCY AND REMOVAL: This Agreement is (or is NOT) contingent upon a written appraisal of the Property by a licensed or certified appraiser at no less than the purchase price. Buyer shall, as specified in paragraph 14B(3), in writing, remove the appraisal contingency or cancel this Agreement within 17 (or ) Days After Acceptance. J. LOAN TERMS: (1) LOAN APPLICATIONS: Within 3 (or ) Days After Acceptance, Buyer shall Deliver to Seller a letter from Buyer's lender or loan broker stating that, based on a review of Buyer's written application and credit report, Buyer is prequalified or preapproved for any NEW loan specified in paragraph 3D. If any loan specified in paragraph 3D is an adjustable rate loan, the prequalification or preapproval letter shall be based on the qualifying rate, not the initial loan rate. ( Letter attached.) (2) LOAN CONTINGENCY: Buyer shall act diligently and in good faith to obtain the designated loan(s). Buyer's qualification for the loan(s) specified above is a contingency of this Agreement unless otherwise agreed in writing. If there is no appraisal contingency or the appraisal contingency has been waived or removed, then failure of the Property to appraise at the purchase price does not entitle Buyer to exercise the cancellation right pursuant to the loan contingency if Buyer is otherwise qualified for the specified loan. Buyer's contractual obligations regarding deposit, balance of down payment and closing costs are not contingencies of this Agreement. (3) LOAN CONTINGENCY REMOVAL: \_\_) Days After Acceptance, Buyer shall, as specified in paragraph 14, in writing, remove the loan contingency or Within 21 (or cancel this Agreement. If there is an appraisal contingency, removal of the loan contingency shall not be deemed removal of the appraisal contingency. (4) NO LOAN CONTINGENCY: Obtaining any loan specified above is NOT a contingency of this Agreement. If Buyer does not obtain the loan and as a result does not purchase the Property, Seller may be entitled to Buyer's deposit or other legal remedies. (5) LENDER LIMITS ON BUYER CREDITS: Any credit to Buyer, from any source, for closing or other costs that is agreed to by the Parties ("Contractual Credit") shall be disclosed to Buyer's lender. If the total credit allowed by Buyer's lender ("Lender Allowable Credit") is less than the Contractual Credit, then (i) the Contractual Credit shall be reduced to the Lender Allowable Credit, and (ii) in the absence of a separate written agreement between the Parties, there shall be no automatic adjustment to the purchase price to make up for the difference between the Contractual Credit and the Lender Allowable Credit. K. BUYER STATED FINANCING: Seller is relying on Buyer's representation of the type of financing specified (including but not limited to, as applicable, all cash, amount of down payment, or contingent or non-contingent loan). Seller has agreed to a specific closing date, purchase price and to sell to Buyer in reliance on Buyer's covenant concerning financing. Buyer shall pursue the financing specified in this Agreement. Seller has no obligation to cooperate with Buyer's efforts to obtain any financing other than that specified in the Agreement and the availability of any such alternate financing does not excuse Buyer from the obligation to purchase the Property and close escrow as specified in this Agreement. 4. SALE OF BUYER'S PROPERTY: A. This Agreement and Buyer's ability to obtain financing are NOT contingent upon the sale of any property owned by Buyer. OR B. This Agreement and Buyer's ability to obtain financing are contingent upon the sale of property owned by Buyer as specified in the attached addendum (C.A.R. Form COP). 5. ADDENDA AND ADVISORIES: Addendum # (C.A.R. Form ADM) A. ADDENDA: Back Up Offer Addendum (C.A.R. Form BUO) Court Confirmation Addendum (C.A.R. Form CCA) Septic, Well and Property Monument Addendum (C.A.R. Form SWPI) Short Sale Addendum (C.A.R. Form SSA) Other Buyer's Inspection Advisory (C.A.R. Form BIA) **B. BUYER AND SELLER ADVISORIES:** Statewide Buyer and Seller Advisory (C.A.R. Form SBSA) Probate Advisory (C.A.R. Form PA) REO Advisory (C.A.R. Form REO) Trust Advisory (C.A.R. Form TA) Short Sale Information and Advisory (C.A.R. Form SSIA) 6. OTHER TERMS: 7. ALLOCATION OF COSTS A. INSPECTIONS, REPORTS AND CERTIFICATES: Unless otherwise agreed in writing, this paragraph only determines who is to pay for the inspection, test, certificate or service ("Report") mentioned; it does not determine who is to pay for any work recommended or identified in the Report. (1) Buyer X Seller shall pay for a natural hazard zone disclosure report, including tax environmental Other: prepared by Click here to select your Service Provider (2) Buyer Seller shall pay for the following Report prepared by (3) X Buyer Seller shall pay for the following Report Buyer to perform own home inspection

RPA-CA REVISED 12/15 (PAGE 2 OF 10)

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prepared by

Buyer's Initials ( \*

CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 2 OF 10)

EQUAL HO OPPORTU

Prope	erty Address: 19682 Seawind Cir, Huntington Beac	h, CA 92648-3029	Date: <i>March 24, 2017</i>
	GOVERNMENT REQUIREMENTS AND RETROF		
	(1) Buyer X Seller shall pay for smoke alarm ar	nd carbon monoxide device insta	allation and water heater bracing, if required by
	Law. Prior to Close Of Escrow ("COE"), Seller s	shall provide Buyer written stater	ment(s) of compliance in accordance with state
	and local Law, unless Seller is exempt.		
	(2) (i) Buyer Seller shall pay the cost of comp		mandatory government inspections and reports
	if required as a condition of closing escrow und	er any Law.	
	(ii) Buyer Seller shall pay the cost of co	mpliance with any other minim	num mandatory government retrofit standards
	required as a condition of closing escrow unde (iii) Buyer shall be provided, within the time s	r any Law, whether the work is	required to be completed before or after COE.
	point-of-sale inspection report prepared pursua	int to this Agreement or in antici	nation of this sale of the Property
C	ESCROW AND TITLE:	The to this right of the antion	parton of the care of the respectiff
Ū	(1) (a) X Buyer X Seller shall pay escrow fee Eac	h to pav own	
	(b) Escrow Holder shall be Central Escrow		
	(c) The Parties shall, within 5 (or ) Days A	fter receipt, sign and return Esc	row Holder's general provisions.
	(2) (a) Buyer X Seller shall pay for owner's title	insurance policy specified in pa	aragraph 13E
	(b) Owner's title policy to be issued by Chicago	o Title	
	(Buyer shall pay for any title insurance policy in	.suring Buyer's <b>lender</b> , unless o	therwise agreed in writing.)
D	OTHER COSTS:	6	
	(1) Buyer X Seller shall pay County transfer tax (2) Buyer X Seller shall pay City transfer tax or	or tee	•
	(2) Buyer X Seller shall pay City transfer tax or (3) Buyer X Seller shall pay Homeowners' Asso (4) Seller shall pay HOA fees for preparing documents.	ociation ("HOA") transfer fee	•
	(4) Seller shall pay HOA fees for preparing document	ents required to be delivered by	Civil Code 84525
	(5) Buyer X Seller shall pay HOA fees for prepa	aring all documents other than the	nose required by Civil Code §4525.
	(6) Buyer to pay for any HOA certification fee.	9	•===
	(7) Buyer Seller shall pay for any private trans	sfer fee	•
	(8) Buyer Seller shall pay for		
	(9) Buyer Seller shall pay for Buyer Seller shall pay for Buyer Seller shall pay for the cost, not to		
	(10) Buyer Seller shall pay for the cost, not to	exceed \$	, of a standard (or Upgraded)
	one-year home warranty plan, issued by		, with the
	following optional coverages: Air Conditionel Buyer is informed that home warranty plans ha	r   Pool/Spa   Other:	addition to those listed above. Ruyer is advised
	to investigate these coverages to determine the	ve many optional coverages in a	dudition to those listed above. Duyer is advised
	OR Buyer waives the purchase of a home	warranty plan. Nothing in this	s paragraph precludes Buver's purchasing
	a home warranty plan during the term of	this Agreement.	o paragraph processes and and paragraphs
8. 17	EMS INCLUDED IN AND EXCLUDED FROM SALE		
Α	. NOTE TO BUYER AND SELLER: Items listed	as included or excluded in the	e MLS, flyers or marketing materials are not
	included in the purchase price or excluded from the		raph 8 B or C.
В	. ITEMS INCLUDED IN SALE: Except as otherwise		
	(1) All EXISTING fixtures and fittings that are attac	hed to the Property;	
	(2) EXISTING electrical, mechanical, lighting, plun	ibing and heating fixtures, ceilir	ng fans, fireplace inserts, gas logs and grates,
	solar power systems, built-in appliances, wind coverings, television antennas, satellite dishes	jow and door screens, awning	lane equipment garage deer energy/remote
	coverings, television antennas, satellite disnet controls, mailbox, in-ground landscaping, trees/	s, air coolers/conditioners, pool	ntains water softeners water nurifiers security
	systems/alarms and the following if checked:	all stove(s) except	all refrigerator(s)
	except ;	all washer(s) and dryer(s), exc	cept :
	(3) The following additional items:		
	(4) Existing integrated phone and home automati	on systems, including necessa	ry components such as intranet and Internet-
	connected hardware or devices, control units	(other than non-dedicated mo	bile devices, electronics and computers) and
	applicable software, permissions, passwords,	codes and access information, a	are ( are NOT) included in the sale.
	(5) LEASED OR LIENED ITEMS AND SYSTEMS	: Seller shall, within the time sp	pecified in paragraph 14A, (i) disclose to Buyer
	if any item or system specified in paragraph	8B or otherwise included in the	ne sale is leased, or not owned by Seller, or
	specifically subject to a lien or other encumbr	ance, and (ii) Deliver to Buyer	all written materials (such as lease, warranty,
	etc.) concerning any such item. Buyer's ability	to assume any such lease, of	r willingness to accept the Property subject to
	any such lien or encumbrance, is a contingenc (6) Seller represents that all items included in the	y in favor of Buyer and Seller as	is specified (i) are owned by Seller and shall
	be transferred free and clear of liens and encur	purchase price, unless otherwi	systems identified nursuant to 8B(5) and
	De transferreu free and clear of fields and encom	and (ii) are transferre	ed without Seller warranty regardless of value.
C	. ITEMS EXCLUDED FROM SALE: Unless otherw	vise specified, the following item	ns are excluded from sale: (i) audio and video
•	components (such as flat screen TVs, speakers as	nd other items) if any such item	is not itself attached to the Property, even if a
	bracket or other mechanism attached to the comp	onent or item is attached to the	Property; (ii) furniture and other items secured
	to the Property for earthquake purposes; and (iii) _		
	. Brack	cets attached to walls, floors o	or ceilings for any such component, furniture
	or item shall remain with the Property (or will		1 Pl.
Buyer	's Initials ( X) ( X)	Seller's	s Initials (太二二一) ()
RPA-	CA REVISED 12/15 (PAGE 3 OF 10)		1=
	CALIFORNIA RESIDENTIAL PL	JRCHASE AGREEMENT (RPA	A-CA PAGE 3 OF 10) EQUAL HOUSIN

Prop	erty Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029	Date: <i>March 24, 2017</i>			
	CLOSING AND POSSESSION:				
Æ	A. Buyer intends (or  does not intend) to occupy the Property as Buyer's primary residence.  3. Seller-occupied or vacant property: Possession shall be delivered to Buyer: (i) at 6 PM or (				
	Of Escrow; (ii) no later than calendar days after Close Of Escrow; or (iii) at All AM/				
C	C. Seller remaining in possession After Close Of Escrow: If Seller has the right to remain in possession After Close Of Escrow:	session after close of Escrow, (i) the			
	Parties are advised to sign a separate occupancy agreement such as C.A.R. Form SIP, for Seller	continued occupancy of less than 30			
	days, C.A.R. Form RLAS for Seller continued occupancy of 30 days or more; and (ii) the Part	les are advised to consuit with their			
	insurance and legal advisors for information about liability and damage or injury to persons and	personal and real property; and (III)			
r	Buyer is advised to consult with Buyer's lender about the impact of Seller's occupancy on Buyer's lo . Tenant-occupied property: Property shall be vacant at least 5 (or) Days Prior to Close O	ian. f Escrow unless otherwise agreed in			
L	writing. Note to Seller: If you are unable to deliver Property vacant in accordance with rent	control and other applicable I aw			
	you may be in breach of this Agreement.	control and other applicable Law,			
,	you may be in breach of this Agreement. DR ☐ Tenant to remain in possession (C.A.R. Form TIP).				
	E. At Close Of Escrow: Seller assigns to Buyer any assignable warranty rights for items included in the	sale: and Seller shall Deliver to Buyer			
-	available Copies of any such warranties. Brokers cannot and will not determine the assignability of	any warranties.			
F	At Close Of Escrow, unless otherwise agreed in writing, Seller shall provide keys, passwords, code	es and/or means to operate all locks.			
•	mailboxes, security systems, alarms, home automation systems and intranet and Internet-connect	ted devices included in the purchase			
	price, and garage door openers. If the Property is a condominium or located in a common interes	t subdivision, Buyer may be required			
	to pay a deposit to the Homeowners' Association ("HOA") to obtain keys to accessible HOA facilities	S.			
10. 5	STATUTORY AND OTHER DISCLOSURES (INCLUDING LEAD-BASED PAINT HAZARD DISCLOSURE	S) AND CANCELLATION RIGHTS:			
<i>A</i>	<ol> <li>(1) Seller shall, within the time specified in paragraph 14A, Deliver to Buyer: (i) if required by La</li> </ol>	w, a fully completed: Federal Lead-			
	Based Paint Disclosures (C.A.R. Form FLD) and pamphlet ("Lead Disclosures"); and (ii) unless of	exempt, fully completed disclosures or			
	notices required by sections 1102 et. seq. and 1103 et. seq. of the Civil Code ("Statutory Disclos	sures"). Statutory Disclosures include,			
	but are not limited to, a Real Estate Transfer Disclosure Statement ("TDS"), Natural Hazard Dis	closure Statement ("NHD"), notice or			
	actual knowledge of release of illegal controlled substance, notice of special tax and/or asse	ssments (or, if allowed, substantially			
	equivalent notice regarding the Mello-Roos Community Facilities Act of 1982 and Improvement	t Bond Act of 1915) and, if Seller has			
	actual knowledge, of industrial use and military ordnance location (C.A.R. Form SPQ or ESD).				
	(2) Any Statutory Disclosure required by this paragraph is considered fully completed if Seller has a	nswered all questions and completed			
	and signed the Seller section(s) and the Listing Agent, if any, has completed and signed the List	ing Broker section(s), or, if applicable,			
	an Agent Visual Inspection Disclosure (C.A.R. Form AVID). Nothing stated herein relieves a Buy	er's Broker, if any, from the obligation			
	to (i) conduct a reasonably competent and diligent visual inspection of the accessible areas of the	Property and disclose, on Section IV			
	of the TDS, or an AVID, material facts affecting the value or desirability of the Property that were	or should have been revealed by such			
	an inspection or (ii) complete any sections on all disclosures required to be completed by Buyer	's Broker.			
	<ul><li>(3) Note to Buyer and Seller: Waiver of Statutory and Lead Disclosures is prohibited by Law.</li><li>(4) Within the time specified in paragraph 14A, (i) Seller, unless exempt from the obligation to</li></ul>	provide a TDS shall complete and			
	provide Buyer with a Seller Property Questionnaire (C.A.R. Form SPQ); (ii) if Seller is not re	quired to provide a TDS. Seller shall			
	complete and provide Buyer with an Exempt Seller Disclosure (C.A.R. Form ESD).	duited to provide a 100, Seliei Shall			
	(5) Buyer shall, within the time specified in paragraph 14B(1), return Signed Copies of the Statutory, L	ead and other disclosures to Seller			
	(6) In the event Seller or Listing Broker, prior to Close Of Escrow, becomes aware of advers	e conditions materially affecting the			
	Property, or any material inaccuracy in disclosures, information or representations previous	usly provided to Buyer. Seller shall			
	promptly provide a subsequent or amended disclosure or notice, in writing, covering those	items. However, a subsequent or			
	amended disclosure shall not be required for conditions and material inaccuracies of	which Buyer is otherwise aware, or			
	which are disclosed in reports provided to or obtained by Buyer or ordered and paid for b	y Buyer.			
	(7) If any disclosure or notice specified in paragraph 10A(1), or subsequent or amended disclosure	e or notice is Delivered to Buyer after			
	the offer is Signed, Buyer shall have the right to cancel this Agreement within 3 Days After	Delivery in person, or 5 Days After			
	Delivery by deposit in the mail, by giving written notice of cancellation to Seller or Seller's agent				
E	3. NATURAL AND ENVIRONMENTAL HAZARD DISCLOSURES AND OTHER BOOKLETS: Within	the time specified in paragraph 14A,			
	Seller shall, if required by Law: (i) Deliver to Buyer earthquake guide(s) (and questionnaire), envir	onmental hazards booklet, and home			
	energy rating pamphlet; (ii) disclose if the Property is located in a Special Flood Hazard Area; I	Potential Flooding (Inundation) Area;			
	Very High Fire Hazard Zone; State Fire Responsibility Area; Earthquake Fault Zone; and Seismic	; Hazard Zone; and (iii) disclose any			
	other zone as required by Law and provide any other information required for those zones.				
C	WITHHOLDING TAXES: Within the time specified in paragraph 14A, to avoid required withholding, S	eller shall Deliver to Buyer or qualified			
_	substitute, an affidavit sufficient to comply with federal (FIRPTA) and California withholding Law (C.A.)	T. FUITH AS OF US).			
[	D. MEGAN'S LAW DATABASE DISCLOSURE: Notice: Pursuant to Section 290.46 of the Pena	in Code, information about specified			
	registered sex offenders is made available to the public via an Internet Web site maintaine www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will incl	u by the Department of Justice at			
	offender resides or the community of residence and ZIP Code in which he or she resides. (Neith	er Seller nor Brokers are required to			
	check this website. If Buyer wants further information, Broker recommends that Buyer obtain	information from this website during			
	Buyer's inspection contingency period. Brokers do not have expertise in this area.)	morniation nom the website damig			
F	E. NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES: This noti	ce is being provided simply to inform			
-	you that information about the general location of gas and hazardous liquid transmission pipelin	nes is available to the public via the			
	National Pipeline Mapping System (NPMS) Internet Web site maintained by the United State	es Department of Transportation at			
	http://www.npms.phmsa.dot.gov/. To seek further information about possible transmission pi	pelines near the Property, you may			
	contact your local gas utility or other pipeline operators in the area. Contact information for pipeline	eline operators is searchable by ZIP			
	Code and county on the NPMS Internet Web site.	·			
F	: CONDOMINIUM/PLANNED DEVELOPMENT DISCLOSURES:				
	(1) SELLER HAS: 7 (or) Days After Acceptance to disclose to Buyer if the Property is	a condominium, or is located in a			
	planned development or other common interest subdivision (C.A.R. Form SPQ or ESD).	os			
_		pl (=)			
	Buyer's Initials ( X ) ( X ) Seller's Initials ( X ) ( ) EQUAL HOUSING PAGE 4 OF 10)				
KPA	-CA REVISED 12/15 (PAGE 4 OF 10)  CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE	: 4 OF 10)			
	CALIFORNIA RESIDENTIAL PURCHASE AGREEIVIENT (RPA-CA PAGE	19682 Seawind			

# Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 DocuSign Envelope ID: D35E99C6-1C0A-4719-A723-46ED3B11E5E2 Page 18 of 29

Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029	Date: <i>March 24, 2017</i>
(2) If the Property is a condominium or is located in a planned development or	other common interest subdivision, Se
2 (ar ) Davis Affair Assentance to request from the HOA (CAP Form HOA1):	

by Law: ) Days After Acceptance to request from the HOA (C.A.R. Form HOA1): (i) (ii) disclosure of any pending or anticipated claim or litigation by or against the HOA; (iii) a statement containing the location and number of designated parking and storage spaces; (iv) Copies of the most recent 12 months of HOA minutes for regular and special meetings; and (v) the names and contact information of all HOAs governing the Property (collectively, "CI Disclosures"). (vi) private transfer fees; (vii) Pet fee restrictions; and (viii) smoking restrictions. Seller shall itemize and Deliver to Buyer all CI Disclosures received from the HOA and any CI Disclosures in Seller's possession. Buyer's approval of CI Disclosures is a contingency of this Agreement as specified in paragraph 14B(3). The Party specified in paragraph 7, as directed by escrow, shall deposit funds into escrow or direct to HOA or management company to pay for any of the above.

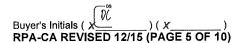
- 11. CONDITION OF PROPERTY: Unless otherwise agreed in writing: (i) the Property is sold (a) "AS-IS" in its PRESENT physical condition as of the date of Acceptance and (b) subject to Buyer's Investigation rights; (ii) the Property, including pool, spa, landscaping and grounds, is to be maintained in substantially the same condition as on the date of Acceptance; and (iii) all debris and personal property not included in the sale shall be removed by Close Of Escrow.
  - A. Seller shall, within the time specified in paragraph 14A, DISCLOSE KNOWN MATERIAL FACTS AND DEFECTS affecting the Property, including known insurance claims within the past five years, and make any and all other disclosures required by law.
  - B. Buyer has the right to conduct Buyer Investigations of the Property and, as specified in paragraph 14B, based upon information discovered in those investigations: (i) cancel this Agreement; or (ii) request that Seller make Repairs or take other action.
  - C. Buyer is strongly advised to conduct investigations of the entire Property in order to determine its present condition. Seller may not be aware of all defects affecting the Property or other factors that Buyer considers important. Property improvements may not be built according to code, in compliance with current Law, or have had permits issued.

#### 12. BUYER'S INVESTIGATION OF PROPERTY AND MATTERS AFFECTING PROPERTY:

- A. Buyer's acceptance of the condition of, and any other matter affecting the Property, is a contingency of this Agreement as specified in this paragraph and paragraph 14B. Within the time specified in paragraph 14B(1), Buyer shall have the right, at Buyer's expense unless otherwise agreed, to conduct inspections, investigations, tests, surveys and other studies ("Buyer Investigations"), including, but not limited to: (i) a general physical inspection; (ii) an inspection specifically for wood destroying pests and organisms. Any inspection for wood destroying pests and organisms shall be prepared by a registered Structural Pest Control company; shall cover the main building and attached structures; may cover detached structures; shall NOT include water tests of shower pans on upper level units unless the owners of property below the shower consent; shall NOT include roof coverings; and, if the Property is a unit in a condominium or other common interest subdivision, the inspection shall include only the separate interest and any exclusive-use areas being transferred, and shall NOT include common areas; and shall include a report ("Pest Control Report") showing the findings of the company which shall be separated into sections for evident infestation or infections (Section 1) and for conditions likely to lead to infestation or infection (Section 2); (iii) inspect for lead-based paint and other lead-based paint hazards; (iv) satisfy Buyer as to any matter specified in the attached Buyer's Inspection Advisory (C.A.R. Form BIA); (v) review the registered sex offender database; (vi) confirm the insurability of Buyer and the Property including the availability and cost of flood and fire insurance; and (vii) review and seek approval of leases that may need to be assumed by Buyer. Without Seller's prior written consent, Buyer shall neither make nor cause to be made: invasive or destructive Buyer Investigations, except for minimally invasive testing required to prepare a Pest Control Report; or inspections by any governmental building or zoning inspector or government employee, unless required by Law.
- B. Seller shall make the Property available for all Buyer Investigations. Buyer shall (i) as specified in paragraph 14B, complete Buyer Investigations and either remove the contingency or cancel this Agreement, and (ii) give Seller, at no cost, complete Copies of all such Investigation reports obtained by Buyer, which obligation shall survive the termination of this Agreement.
- C. Seller shall have water, gas, electricity and all operable pilot lights on for Buyer's Investigations and through the date possession is made available to Buyer.
- D. Buyer indemnity and seller protection for entry upon property: Buyer shall: (i) keep the Property free and clear of liens; (ii) repair all damage arising from Buyer Investigations; and (iii) indemnify and hold Seller harmless from all resulting liability, claims, demands, damages and costs. Buyer shall carry, or Buyer shall require anyone acting on Buyer's behalf to carry, policies of liability, workers' compensation and other applicable insurance, defending and protecting Seller from liability for any injuries to persons or property occurring during any Buyer Investigations or work done on the Property at Buyer's direction prior to Close Of Escrow. Seller is advised that certain protections may be afforded Seller by recording a "Notice of Non-Responsibility" (C.A.R. Form NNR) for Buyer Investigations and work done on the Property at Buyer's direction. Buyer's obligations under this paragraph shall survive the termination of this Agreement.

#### 13, TITLE AND VESTING:

- A. Within the time specified in paragraph 14, Buyer shall be provided a current preliminary title report ("Preliminary Report"). The Preliminary Report is only an offer by the title insurer to issue a policy of title insurance and may not contain every item affecting title. Buyer's review of the Preliminary Report and any other matters which may affect title are a contingency of this Agreement as specified in paragraph 14B. The company providing the Preliminary Report shall, prior to issuing a Preliminary Report, conduct a search of the General Index for all Sellers except banks or other institutional lenders selling properties they acquired through foreclosure (REOs), corporations, and government entities. Seller shall within 7 Days After Acceptance, give Escrow Holder a completed Statement of Information.
- B. Title is taken in its present condition subject to all encumbrances, easements, covenants, conditions, restrictions, rights and other matters, whether of record or not, as of the date of Acceptance except for: (i) monetary liens of record (which Seller is obligated to pay off) unless Buyer is assuming those obligations or taking the Property subject to those obligations; and (ii) those matters which Seller has agreed to remove in writing.
- C. Within the time specified in paragraph 14A, Seller has a duty to disclose to Buyer all matters known to Seller affecting title, whether of record or not.
- D. At Close Of Escrow, Buyer shall receive a grant deed conveying title (or, for stock cooperative or long-term lease, an assignment of stock certificate or of Seller's leasehold interest), including oil, mineral and water rights if currently owned by Seller. Title shall vest as designated in Buyer's supplemental escrow instructions. THE MANNER OF TAKING TITLE MAY HAVE SIGNIFICANT LEGAL AND TAX CONSEQUENCES. CONSULT AN APPROPRIATE PROFESSIONAL.





E. Buyer shall receive a CLTA/ALTA "Homeowner's Policy of Title Insurance", if applicable to the type of property and buyer. If not, Escrow Holder shall notify Buyer. A title company can provide information about the availability, coverage, and cost of other title policies and endorsements. If the Homeowner's Policy is not available, Buyer shall choose another policy, instruct Escrow Holder in writing and shall pay any increase in cost.

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Main Document Page 19 of 29

Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029

14.	TIN	E PERIODS; REMOVAL OF CONTINGENCIES; CANCELLATION RIGHTS: The following time periods may only be extended, ered, modified or changed by mutual written agreement. Any removal of contingencies or cancellation under this paragraph by
	aith	ner Buyer or Seller must be exercised in good faith and in writing (C.A.R. Form CR or CC).
	Δ	SELLER HAS: 7 (or ) Days After Acceptance to Deliver to Buyer all Reports, disclosures and information for which Seller is
	Λ.	responsible under paragraphs 5, 6, 7, 8B(5), 10A, B, C, and F, 11A and 13A. If, by the time specified, Seller has not Delivered any
		such item, Buyer after first Delivering to Seller a Notice to Seller to Perform (C.A.R. Form NSP) may cancel this Agreement.
	ь,	(1) BUYER HAS: 17 (or) Days After Acceptance, unless otherwise agreed in writing, to: (i) complete all Buyer Investigations;
	Б. (	1) BUTER HAS: 17 (or) Days Arier Acceptance, thiese otherwise agreed in writing, to (i) complete an Duyer investigations,
		review all disclosures, reports, lease documents to be assumed by Buyer pursuant to paragraph 8B(5), and other applicable
		information, which Buyer receives from Seller; and approve all matters affecting the Property; and (ii) Deliver to Seller Signed Copies
		of Statutory and Lead Disclosures and other disclosures Delivered by Seller in accordance with paragraph 10A.
		(2) Within the time specified in paragraph 14B(1), Buyer may request that Seller make repairs or take any other action regarding the
		Property (C.A.R. Form RR). Seller has no obligation to agree to or respond to (C.A.R. Form RRR) Buyer's requests.
		(3) By the end of the time specified in paragraph 14B(1) (or as otherwise specified in this Agreement), Buyer shall Deliver to Seller a
		removal of the applicable contingency or cancellation (C.A.R. Form CR or CC) of this Agreement. However, if any report, disclosure
		or information for which Seller is responsible is not Delivered within the time specified in paragraph 14A, then Buyer has 5 (or)
		Days After Delivery of any such items, or the time specified in paragraph 14B(1), whichever is later, to Deliver to Seller a removal of
		the applicable contingency or cancellation of this Agreement.
		(4) Continuation of Contingency: Even after the end of the time specified in paragraph 14B(1) and before Seller cancels, if at all,
		pursuant to paragraph 14D, Buyer retains the right, in writing, to either (i) remove remaining contingencies, or (ii) cancel this Agreement
		based on a remaining contingency. Once Buyer's written removal of all contingencies is Delivered to Seller, Seller may not cancel this
		Agreement pursuant to paragraph 14D(1).
		(5) Access to Property: Buyer shall have access to the Property to conduct inspections and investigations for 17 (or) Days After
		Acceptance, whether or not any part of the Buyer's Investigation Contingency has been waived or removed.
	C.	REMOVAL OF CONTINGENCIES WITH OFFER: Buyer removes the contingencies specified in the attached Contingency
		Removal form (C.A.R. Form CR). If Buyer removes any contingency without an adequate understanding of the Property's
		condition or Buyer's ability to purchase, Buyer is acting against the advice of Broker.
	n.	SELLER RIGHT TO CANCEL:
		(1) Seller right to Cancel; Buyer Contingencies: If, by the time specified in this Agreement, Buyer does not Deliver to Seller a
		removal of the applicable contingency or cancellation of this Agreement, then Seller, after first Delivering to Buyer a Notice to Buyer to
		Perform (C.A.R. Form NBP), may cancel this Agreement. In such event, Seller shall authorize the return of Buyer's deposit, except for
		fees incurred by Buyer.
		(2) Seller right to Cancel; Buyer Contract Obligations: Seller, after first delivering to Buyer a NBP, may cancel this Agreement if, by
		the time specified in this Agreement, Buyer does not take the following action(s): (i) Deposit funds as required by paragraph 3A, or
		3B or if the funds deposited pursuant to paragraph 3A or 3B are not good when deposited; (ii) Deliver a notice of FHA or VA costs
		or terms as required by paragraph 3D(3) (C.A.R. Form FVA); (iii) Deliver a letter as required by paragraph 3J(1); (iv) Deliver
		verification, or a satisfactory verification if Seller reasonably disapproves of the verification already provided, as required by
		paragraph 3C or 3H; (v) In writing assume or accept leases or liens specified in 8B5; (vi) Return Statutory and Lead Disclosures as
		required by paragraph 10A(5); or (vii) Sign or initial a separate liquidated damages form for an increased deposit as required by
		paragraphs 3B and 21B; or (viii) Provide evidence of authority to sign in a representative capacity as specified in paragraph 19. In
	_	such event, Seller shall authorize the return of Buyer's deposit, except for fees incurred by Buyer.
	E.	NOTICE TO BUYER OR SELLER TO PERFORM: The NBP or NSP shall: (i) be in writing; (ii) be signed by the applicable Buyer or
		Seller; and (iii) give the other Party at least 2 (or) Days After Delivery (or until the time specified in the applicable paragraph,
		whichever occurs last) to take the applicable action. A NBP or NSP may not be Delivered any earlier than 2 Days Prior to the expiration of
		the applicable time for the other Party to remove a contingency or cancel this Agreement or meet an obligation specified in paragraph 14.
	F.	EFFECT OF BUYER'S REMOVAL OF CONTINGENCIES: If Buyer removes, in writing, any contingency or cancellation rights, unless
		otherwise specified in writing, Buyer shall conclusively be deemed to have: (i) completed all Buyer Investigations, and review of reports
		and other applicable information and disclosures pertaining to that contingency or cancellation right; (ii) elected to proceed with the
		transaction; and (iii) assumed all liability, responsibility and expense for Repairs or corrections pertaining to that contingency or
		cancellation right, or for the inability to obtain financing.
	G.	CLOSE OF ESCROW: Before Buyer or Seller may cancel this Agreement for failure of the other Party to close escrow pursuant to this
		Agreement, Buyer or Seller must first Deliver to the other Party a demand to close escrow (C.A.R. Form DCE). The DCE shall: (i) be
		signed by the applicable Buyer or Seller; and (ii) give the other Party at least 3 (or) Days After Delivery to close escrow. A DCE
		may not be Delivered any earlier than 3 Days Prior to the scheduled close of escrow.
	Н.	EFFECT OF CANCELLATION ON DEPOSITS: If Buyer or Seller gives written notice of cancellation pursuant to rights duly exercised
		under the terms of this Agreement, the Parties agree to Sign mutual instructions to cancel the sale and escrow and release deposits, if
		any, to the party entitled to the funds, less fees and costs incurred by that party. Fees and costs may be payable to service providers
		and vendors for services and products provided during escrow. Except as specified below, release of funds will require mutual
		Signed release instructions from the Parties, judicial decision or arbitration award. If either Party fails to execute mutual
		instructions to cancel escrow, one Party may make a written demand to Escrow Holder for the deposit. (C.A.R. Form BDRD or SDRD).
		Escrow Holder, upon receipt, shall promptly deliver notice of the demand to the other Party. If, within 10 Days After Escrow Holder's
		notice, the other Party does not object to the demand, Escrow Holder shall disburse the deposit to the Party making the demand. If
		Escrow Holder complies with the preceding process, each Party shall be deemed to have released Escrow Holder from any and all
		claims or liability related to the disbursal of the deposit. Escrow Holder, at its discretion, may nonetheless require mutual cancellation
		instructions. A Party may be subject to a civil penalty of up to \$1,000 for refusal to sign cancellation instructions if no good
		faith dispute exists as to who is entitled to the deposited funds (Civil Code §1057.3).
		raint dispute oxists as to ano is cutified to the debosited failing forth one \$100,100.

Seller's Initials (

Date: March 24, 2017

Buyer's Initials ( \*\*

Buyer's Initials ( X ) ( X ) ( X PAGE 6 OF 10)

Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53

Main Document Page 20 of 29

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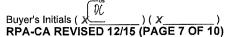
Date: March 24, 2017 Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029

- 15. FINAL VERIFICATION OF CONDITION: Buyer shall have the right to make a final verification of the Property within 5 (or Prior to Close Of Escrow, NOT AS A CONTINGENCY OF THE SALE, but solely to confirm: (i) the Property is maintained pursuant to paragraph 11; (ii) Repairs have been completed as agreed; and (iii) Seller has complied with Seller's other obligations under this Agreement (C.A.R. Form VP)
- 16. REPAIRS: Repairs shall be completed prior to final verification of condition unless otherwise agreed in writing. Repairs to be performed at Seller's expense may be performed by Seller or through others, provided that the work complies with applicable Law, including governmental permit, inspection and approval requirements. Repairs shall be performed in a good, skillful manner with materials of quality and appearance comparable to existing materials. It is understood that exact restoration of appearance or cosmetic items following all Repairs may not be possible. Seller shall: (i) obtain invoices and paid receipts for Repairs performed by others; (ii) prepare a written statement indicating the Repairs performed by Seller and the date of such Repairs; and (iii) provide Copies of invoices and paid receipts and statements to Buyer prior to final verification of condition.
- 17. PRORATIONS OF PROPERTY TAXES AND OTHER ITEMS: Unless otherwise agreed in writing, the following items shall be PAID CURRENT and prorated between Buyer and Seller as of Close Of Escrow: real property taxes and assessments, interest, rents, HOA regular, special, and emergency dues and assessments imposed prior to Close Of Escrow, premiums on insurance assumed by Buyer, payments on bonds and assessments assumed by Buyer, and payments on Mello-Roos and other Special Assessment District bonds and assessments that are now a lien. The following items shall be assumed by Buyer WITHOUT CREDIT toward the purchase price: prorated payments on Mello-Roos and other Special Assessment District bonds and assessments and HOA special assessments that are now a lien but not yet due. Property will be reassessed upon change of ownership. Any supplemental tax bills shall be paid as follows: (i) for periods after Close Of Escrow, by Buyer; and (ii) for periods prior to Close Of Escrow, by Seller (see C.A.R. Form SPT or SBSA for further information). TAX BILLS ISSUED AFTER CLOSE OF ESCROW SHALL BE HANDLED DIRECTLY BETWEEN BUYER AND SELLER. Prorations shall be made based on a 30-day month.

- A. COMPENSATION: Seller or Buyer, or both, as applicable, agree to pay compensation to Broker as specified in a separate written agreement between Broker and that Seller or Buyer. Compensation is payable upon Close Of Escrow, or if escrow does not close, as otherwise specified in the agreement between Broker and that Seller or Buyer.
- B. SCOPE OF DUTY: Buyer and Seller acknowledge and agree that Broker: (i) Does not decide what price Buyer should pay or Seller should accept; (ii) Does not guarantee the condition of the Property; (iii) Does not guarantee the performance, adequacy or completeness of inspections, services, products or repairs provided or made by Seller or others; (iv) Does not have an obligation to conduct an inspection of common areas or areas off the site of the Property; (v) Shall not be responsible for identifying defects on the Property, in common areas, or offsite unless such defects are visually observable by an inspection of reasonably accessible areas of the Property or are known to Broker; (vi) Shall not be responsible for inspecting public records or permits concerning the title or use of Property; (vii) Shall not be responsible for identifying the location of boundary lines or other items affecting title; (viii) Shall not be responsible for verifying square footage, representations of others or information contained in Investigation reports, Multiple Listing Service, advertisements, flyers or other promotional material; (ix) Shall not be responsible for determining the fair market value of the Property or any personal property included in the sale; (x) Shall not be responsible for providing legal or tax advice regarding any aspect of a transaction entered into by Buyer or Seller, and (xi) Shall not be responsible for providing other advice or information that exceeds the knowledge, education and experience required to perform real estate licensed activity. Buyer and Seller agree to seek legal, tax, insurance, title and other desired assistance from appropriate professionals.
- 19. REPRESENTATIVE CAPACITY: If one or more Parties is signing this Agreement in a representative capacity and not for him/herself as an individual then that Party shall so indicate in paragraph 31 or 32 and attach a Representative Capacity Signature Disclosure (C.A.R. Form RCSD). Wherever the signature or initials of the representative identified in the RCSD appear on this Agreement or any related documents, it shall be deemed to be in a representative capacity for the entity described and not in an individual capacity, unless otherwise indicated. The Party acting in a representative capacity (i) represents that the entity for which that party is acting already exists and (ii) shall Deliver to the other Party and Escrow Holder, within 3 Days After Acceptance, evidence of authority to act in that capacity (such as but not limited to: applicable portion of the trust or Certification Of Trust (Probate Code §18100.5), letters testamentary, court order, power of attorney, corporate resolution, or formation documents of the business entity).

# 20. JOINT ESCROW INSTRUCTIONS TO ESCROW HOLDER:

- A. The following paragraphs, or applicable portions thereof, of this Agreement constitute the joint escrow instructions of Buyer and Seller to Escrow Holder, which Escrow Holder is to use along with any related counter offers and addenda, and any additional mutual instructions to close the escrow: paragraphs 1, 3, 4B, 5A, 6, 7, 10C, 13, 14G, 17, 18A, 19, 20, 26, 29, 30, 31, 32 and paragraph D of the section titled Real Estate Brokers on page 10. If a Copy of the separate compensation agreement(s) provided for in paragraph 18A, or paragraph D of the section titled Real Estate Brokers on page 10 is deposited with Escrow Holder by Broker, Escrow Holder shall accept such agreement(s) and pay out from Buyer's or Seller's funds, or both, as applicable, the Broker's compensation provided for in such agreement(s). The terms and conditions of this Agreement not set forth in the specified paragraphs are additional matters for the information of Escrow Holder, but about which Escrow Holder need not be concerned. Buyer and Seller will receive Escrow Holder's general provisions, if any, directly from Escrow Holder and will execute such provisions within the time specified in paragraph 7C(1)(c). To the extent the general provisions are inconsistent or conflict with this Agreement, the general provisions will control as to the duties and obligations of Escrow Holder only. Buyer and Seller will execute additional instructions, documents and forms provided by Escrow Holder that are reasonably necessary to close the escrow and, as directed by Escrow Holder, within 3 (or \_\_\_\_) Days, shall pay to Escrow Holder or HOA or HOA management company or others any fee required by paragraphs 7, 10 or elsewhere in this Agreement.
- B. A Copy of this Agreement including any counter offer(s) and addenda shall be delivered to Escrow Holder within 3 Days After ). Buyer and Seller authorize Escrow Acceptance (or Holder to accept and rely on Copies and Signatures as defined in this Agreement as originals, to open escrow and for other purposes of escrow. The validity of this Agreement as between Buyer and Seller is not affected by whether or when Escrow Holder Signs this Agreement. Escrow Holder shall provide Seller's Statement of Information to Title company when received from Seller. If Seller delivers an affidavit to Escrow Holder to satisfy Seller's FIRPTA obligation under paragraph 10C, Escrow Holder shall deliver to Buyer a Qualified Substitute statement that complies with federal Law.



Seller's Initials ( )



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Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029 Date: March 24, 2017

- C. Brokers are a party to the escrow for the sole purpose of compensation pursuant to paragraph 18A and paragraph D of the section titled Real Estate Brokers on page 10. Buyer and Seller irrevocably assign to Brokers compensation specified in paragraph 18A, and irrevocably instruct Escrow Holder to disburse those funds to Brokers at Close Of Escrow or pursuant to any other mutually executed cancellation agreement. Compensation instructions can be amended or revoked only with the written consent of Brokers. Buyer and Seller shall release and hold harmless Escrow Holder from any liability resulting from Escrow Holder's payment to Broker(s) of compensation pursuant to this Agreement.
- D. Upon receipt, Escrow Holder shall provide Seller and Seller's Broker verification of Buyer's deposit of funds pursuant to paragraph 3A and 3B. Once Escrow Holder becomes aware of any of the following, Escrow Holder shall immediately notify all Brokers: (i) if Buyer's initial or any additional deposit or down payment is not made pursuant to this Agreement, or is not good at time of deposit with Escrow Holder; or (ii) if Buyer and Seller instruct Escrow Holder to cancel escrow.
- E. A Copy of any amendment that affects any paragraph of this Agreement for which Escrow Holder is responsible shall be delivered to Escrow Holder within 3 Days after mutual execution of the amendment.

#### 21. REMEDIES FOR BUYER'S BREACH OF CONTRACT:

- A. Any clause added by the Parties specifying a remedy (such as release or forfeiture of deposit or making a deposit non-refundable) for failure of Buyer to complete the purchase in violation of this Agreement shall be deemed invalid unless the clause independently satisfies the statutory liquidated damages requirements set forth in the Civil Code.
- B. LIQUIDATED DAMAGES: If Buyer fails to complete this purchase because of Buyer's default, Seller shall retain, as liquidated damages, the deposit actually paid. If the Property is a dwelling with no more than four units, one of which Buyer intends to occupy, then the amount retained shall be no more than 3% of the purchase price. Any excess shall be returned to Buyer. Except as provided in paragraph 14H, release of funds will require mutual, Signed release instructions from both Buyer and Seller, judicial decision or arbitration award. AT THE TIME OF ANY INCREASED DEPOSIT BUYER AND SELLER SHALL SIGN A SEPARATE LIQUIDATED DAMAGES PROVISION THE INCREASER DEPOSIT AS LIQUIDATED DAMAGES (C.A.R. FORM RIM **INCORPORATING**

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Buyer's Initials	VC /	Seller's Initials//

#### 22. DISPUTE RESOLUTION:

A. MEDIATION: The Parties agree to mediate any dispute or claim arising between them out of this Agreement, or any resulting transaction, before resorting to arbitration or court action through the C.A.R. Real Estate Mediation Center for Consumers (www.consumermediation.org) or through any other mediation provider or service mutually agreed to by the Parties. The Parties also agree to mediate any disputes or claims with Broker(s), who, in writing, agree to such mediation prior to, or within a reasonable time after, the dispute or claim is presented to the Broker. Mediation fees, if any, shall be divided equally among the Parties involved. If, for any dispute or claim to which this paragraph applies, any Party (i) commences an action without first attempting to resolve the matter through mediation, or (ii) before commencement of an action, refuses to mediate after a request has been made, then that Party shall not be entitled to recover attorney fees, even if they would otherwise be available to that Party in any such action. THIS MEDIATION PROVISION APPLIES WHETHER OR NOT THE ARBITRATION PROVISION IS INITIALED. Exclusions from this mediation agreement are specified in paragraph 22C.

#### **B. ARBITRATION OF DISPUTES:**

The Parties agree that any dispute or claim in Law or equity arising between them out of this Agreement or any resulting transaction, which is not settled through mediation, shall be decided by neutral, binding arbitration. The Parties also agree to arbitrate any disputes or claims with Broker(s), who, in writing, agree to such arbitration prior to, or within a reasonable time after, the dispute or claim is presented to the Broker. The arbitrator shall be a retired judge or justice, or an attorney with at least 5 years of residential real estate Law experience, unless the parties mutually agree to a different arbitrator. The Parties shall have the right to discovery in accordance with Code of Civil Procedure §1283.05. In all other respects, the arbitration shall be conducted in accordance with Title 9 of Part 3 of the Code of Civil Procedure. Judgment upon the award of the arbitrator(s) may be entered into any court having jurisdiction. Enforcement of this agreement to arbitrate shall be governed by the Federal Arbitration Act, Exclusions from this arbitration agreement are specified in paragraph 22C.

"NOTICE: BY INITIALING IN THE SPACE BELOW YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. BY INITIALING IN THE SPACE BELOW YOU ARE GIVING UP YOUR JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION. IF YOU REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, YOU MAY BE COMPELLED TO ARBITRATE UNDER THE AUTHORITY OF THE CALIFORNIA CODE OF CIVIL PROCEDURE. YOUR AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY."

'WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT 的原始 ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION TO NEUTHAL ARBITRATION."

Buyer's Initials ///	Seller's Initials//
C. ADDITIONAL MEDIATION AND ARBITRATION TERMS:	
or other action or proceeding to enforce a deed of	from mediation and arbitration: (i) a judicial or non-judicial foreclosure of trust, mortgage or installment land sale contract as defined in Civil
	ii) any matter that is within the jurisdiction of a probate, small claims or
bankruotcy court.  Buyer's Initials ( X) ( X)	$\left(\begin{array}{c} -0.8 \\ \rho l \end{array}\right)$
Buyer's Initials ( X) ( X)	Seller's Initials(メ)()
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CALIFORNIA RESIDENTIAL PURCE	ASE AGREEMENT (KFA-CA FAGE 8 OF 10)

Case 8:17-bk-10032-ES Doc 57 Filed 05/08/17 Entered 05/08/17 09:22:53 DocuSign Envelope ID: D35E99C6-1C0A-4719-A723-46ED3B11E5E2ment Page 22 of 29 Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029 Date: March 24, 2017

- (2) PRESERVATION OF ACTIONS: The following shall not constitute a waiver nor violation of the mediation and arbitration provisions: (i) the filing of a court action to preserve a statute of limitations; (ii) the filing of a court action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies; or (iii) the filing of a mechanic's lien.
- (3) BROKERS: Brokers shall not be obligated nor compelled to mediate or arbitrate unless they agree to do so in writing. Any Broker(s) participating in mediation or arbitration shall not be deemed a party to this Agreement.
- 23. SELECTION OF SERVICE PROVIDERS: Brokers do not guarantee the performance of any vendors, service or product providers ("Providers"), whether referred by Broker or selected by Buyer, Seller or other person. Buyer and Seller may select ANY Providers of their own choosing.
- 24. MULTIPLE LISTING SERVICE ("MLS"): Brokers are authorized to report to the MLS a pending sale and, upon Close Of Escrow, the sales price and other terms of this transaction shall be provided to the MLS to be published and disseminated to persons and entities authorized to use the information on terms approved by the MLS.
- 25. ATTORNEY FEES: In any action, proceeding, or arbitration between Buyer and Seller arising out of this Agreement, the prevailing Buyer or Seller shall be entitled to reasonable attorney fees and costs from the non-prevailing Buyer or Seller, except as provided in paragraph 22A.
- 26. ASSIGNMENT: Buyer shall not assign all or any part of Buyer's interest in this Agreement without first having obtained the separate written consent of Seller to a specified assignee. Such consent shall not be unreasonably withheld. Any total or partial assignment shall not relieve Buyer of Buyer's obligations pursuant to this Agreement unless otherwise agreed in writing by Seller. (C.A.R. Form AOAA).
- 27. EQUAL HOUSING OPPORTUNITY: The Property is sold in compliance with federal, state and local anti-discrimination Laws.
- 28. TERMS AND CONDITIONS OF OFFER:

This is an offer to purchase the Property on the above terms and conditions. The liquidated damages paragraph or the arbitration of disputes paragraph is incorporated in this Agreement if initialed by all Parties or if incorporated by mutual agreement in a counter offer or addendum. If at least one but not all Parties initial, a counter offer is required until agreement is reached. Seller has the right to continue to offer the Property for sale and to accept any other offer at any time prior to notification of Acceptance. The Parties have read and acknowledge receipt of a Copy of the offer and agree to the confirmation of agency relationships. If this offer is accepted and Buyer subsequently defaults. Buyer may be responsible for payment of Brokers' compensation. This Agreement and any supplement, addendum or modification, including any Copy, may be Signed in two or more counterparts, all of which shall constitute one and the same writing.

- 29. TIME OF ESSENCE; ENTIRE CONTRACT; CHANGES: Time is of the essence. All understandings between the Parties are incorporated in this Agreement. Its terms are intended by the Parties as a final, complete and exclusive expression of their Agreement with respect to its subject matter, and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. If any provision of this Agreement is held to be ineffective or invalid, the remaining provisions will nevertheless be given full force and effect. Except as otherwise specified, this Agreement shall be interpreted and disputes shall be resolved in accordance wth the Laws of the State of California. Neither this Agreement nor any provision in it may be extended, amended, modified, altered or changed, except in writing Signed by Buyer and Seller.
- 30. DEFINITIONS: As used in this Agreement:
  - A. "Acceptance" means the time the offer or final counter offer is accepted in writing by a Party and is delivered to and personally received by the other Party or that Party's authorized agent in accordance with the terms of this offer or a final counter offer.
  - "Agreement" means this document and any counter offers and any incorporated addenda, collectively forming the binding agreement between the Parties. Addenda are incorporated only when Signed by all Parties.
  - "C.A.R. Form" means the most current version of the specific form referenced or another comparable form agreed to by the parties.
  - "Close Of Escrow", including "COE", means the date the grant deed, or other evidence of transfer of title, is recorded.
  - "Copy" means copy by any means including photocopy, NCR, facsimile and electronic.
  - F. "Days" means calendar days. However, after Acceptance, the last Day for performance of any act required by this Agreement (including Close Of Escrow) shall not include any Saturday, Sunday, or legal holiday and shall instead be the next Day.
  - G. "Days After" means the specified number of calendar days after the occurrence of the event specified, not counting the calendar date on which the specified event occurs, and ending at 11:59 PM on the final day.
  - H. "Days Prior" means the specified number of calendar days before the occurrence of the event specified, not counting the calendar date on which the specified event is scheduled to occur.
  - "Deliver", "Delivered" or "Delivery", unless otherwise specified in writing, means and shall be effective upon: personal receipt by Buyer or Seller or the individual Real Estate Licensee for that principal as specified in the section titled Real Estate Brokers on page 10, regardless of the method used (i.e., messenger, mail, email, fax, other).
    "Electronic Copy" or "Electronic Signature" means, as applicable, an electronic copy or signature complying with California Law.
  - Buyer and Seller agree that electronic means will not be used by either Party to modify or alter the content or integrity of this Agreement without the knowledge and consent of the other Party.
  - K. "Law" means any law, code, statute, ordinance, regulation, rule or order, which is adopted by a controlling city, county, state or federal legislative, judicial or executive body or agency.
  - "Repairs" means any repairs (including pest control), alterations, replacements, modifications or retrofitting of the Property provided for under this Agreement.

	s either a handwritten or electronic signature on an		
31. EXPIRATION OF O	FFER: This offer shall be deemed revoked and the	deposit, if any, shall be returned to Buyer unless	the offer is Signed
by Seller and a Co	py of the Signed offer is personally received by E	Suyer, or by	1
who is authorized to	receive it, by 5:00 PM on the third Day after this of	fer is signed by Buyer (or by 🔲	AM/ 🗌 PM,
on	(date)).		
One or more Buyer	s is signing this Agreement in a representative y Signature Discovered by C.A.R. Form RCSD-B) for a	capacity and not for him/herself as an individu	ıal. See attached
Representative Capacit	y Signature bisciosure (C.A.R. Form RCSD-B) for a	additional terms.	1017
Date	BUYER	3/24/2	U17
(Print name) Donna Co			
Date	BUYER		
(Print name)			
Additional Signature	Addendum attached (C.A.R. Form ASA).	Seller's Initials ( )	
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CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 9 OF 10)

Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029	Date: <i>March 24, 2017</i>		
32. ACCEPTANCE OF OFFER: Seller warrants that Seller is the owner of the Property, or has Seller accepts the above offer, and agrees to sell the Property on the above term acknowledges receipt of a Copy of this Agreement, and authorizes Broker to Deliver a Signed C	s the authority to execute this Agreement. is and conditions. Seller has read and opy to Buyer.		
(If checked) SELLER'S ACCEPTANCE IS SUBJECT TO ATTACHED COUNTER OFFER	(C.A.R. Form SCO or SMCO) DATED:		
One or more Sellers is signing this Agreement in a representative capacity and not for h Representative Capacity Signature Pisclosure (C. AIR. Form RCSD-S) for additional terms.			
Representative Capacity Signature Disclosure (CA)R. Form RCSD-S) for additional terms.  Date SELLER	3/24/2017		
(Print name) Phillip Cantwell			
Date SELLER			
(Print name)			
( / ) (Do not initial if making a counter offer.) CONFIRMATION OF ACCEPTA personally received by Buyer or Buyer's authorized agent on (date) AM/ PM. A binding Agreement is created when a Copy of Signed Buyer or Buyer's authorized agent whether or not confirmed in this doc is not legally required in order to create a binding Agreement; it is so Confirmation of Acceptance has occurred.	at		
REAL ESTATE BROKERS:  A. Real Estate Brokers are not parties to the Agreement between Buyer and Seller.  B. Agency relationships are confirmed as stated in paragraph 2.  C. If specified in paragraph 3A(2), Agent who submitted the offer for Buyer acknowledges receipt or D. COOPERATING BROKER COMPENSATION: Listing Broker agrees to pay Cooperating Broker agrees to accept, out of Listing Broker's proceeds in escrow, the amount specified is a Participant of the MLS in which the Property is offered for sale or a reciprocal MLS are not both Participants of the MLS, or a reciprocal MLS, in which the Property is offered in a separate written agreement (C.A.R. Form CBC). Declaration of License and document that tax reporting will be required or that an exemption exists.	Broker (Selling Firm) and Cooperating in the MLS, provided Cooperating Broker If Listing Broker and Cooperating Broker red for sale, then compensation must be		
Real <u>Fstate</u> Boker (Selling Firm) <i>PK Real Estate</i>	CalBRE Lic. # <u>01962692</u> Date3/24/2017		
By Diana Perna CalBRE Lic. # 01387569 By Docusigned By: Diana Perna CalBRE Lic. #	Date		
Address 2124 Main Street, Suite 140  Telephone (7,14)319-2042 Fax E-mail dperna@pkre.	State CA Zip 92648		
Deal Estate Broker / (inting Eirm) DK Bool Estate	CalRRE Lic # 01062602		
Diana i cina calbi a cici ii cicato	Date 3/25/2017		
By CalBRE Lic. # Address 2124 Main St., #140  CalBRE Lic. # City Huntngton Beach	Date Zin 92648		
Address 2124 Main St., #140 City <u>Huntngton Beach</u> Telephone (714)319-2042 Fax E-mail <u>dperna@pkre.</u>	alestate.net		
ESCROW HOLDER ACKNOWLEDGMENT:  Escrow Holder acknowledges receipt of a Copy of this Agreement, (if checked,  a deposit in the amount of  , , counter offer numbers			
Escrow Holder is advised that the date of Confirmation of Acceptance of the Agreement as between Buyer	and Seller is		
Escrow Holden Central Escrow Group Inc Escrow #	CE4901001-HT		
By Telan James 2134 Main Street Suite 185	4 3 17		
Address Huntington Beach, CA 92648 Phone/Fax/E-mail			
Escrow Holder has the following license number # 1000 - 51150  Department of Business Oversight, Department of Insurance, Bureau of Real Estate.			
PRESENTATION OF OFFER: () Listing Broker presented this offer to Seller on	(date).		
REJECTION OF OFFER: ( ) ( ) ( ) No counter offer is being made. This offer was rejected Seller's Initials	by Seller on (date).		
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Published and Distributed by:  Buyer Acknowledges that page 10 is part of this Agreement  REAL ESTATE BUSINESS SERVICES, INC.	(X)(X) Buyer's Initials		
a subsidiary of the CALIFORNIA ASSOCIATION OF REALTORS®	Reviewed by		
	Broker or Designee		

DocuSign Envelope ID: D35E99C6-1C0A-4719-A723-46ED3B11E5E2



# **BUYER'S INSPECTION ADVISORY**

(C.A.R. Form BIA, Revised 11/14)

Property Address: 19682 Seawind Cir, Huntington Beach, CA 92648-3029

("Property").

- 1. IMPORTANCE OF PROPERTY INVESTIGATION: The physical condition of the land and improvements being purchased is not guaranteed by either Seller or Brokers. You have an affirmative duty to exercise reasonable care to protect yourself, including discovery of the legal, practical and technical implications of disclosed facts, and the investigation and verification of information and facts that you know or that are within your diligent attention and observation. A general physical inspection typically does not cover all aspects of the Property nor items affecting the Property that are not physically located on the Property. If the professionals recommend further investigations, including a recommendation by a pest control operator to inspect inaccessible areas of the Property, you should contact qualified experts to conduct such additional investigations.
- 2. BROKER OBLIGATIONS: Brokers do not have expertise in all areas and therefore cannot advise you on many items, such as those listed below. If Broker gives you referrals to professionals, Broker does not guarantee their performance.
- 3. YOU ARE STRONGLY ADVISED TO INVESTIGATE THE CONDITION AND SUITABILITY OF ALL ASPECTS OF THE PROPERTY, INCLUDING BUT NOT LIMITED TO THE FOLLOWING. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.
  - A. GENERAL CONDITION OF THE PROPERTY, ITS SYSTEMS AND COMPONENTS: Foundation, roof (condition, age, leaks, useful life), plumbing, heating, air conditioning, electrical, mechanical, security, pool/spa (cracks, leaks, operation), other structural and nonstructural systems and components, fixtures, built-in appliances, any personal property included in the sale, and energy efficiency of the Property.
  - B. SQUARE FOOTAGE, AGE, BOUNDARIES: Square footage, room dimensions, lot size, age of improvements and boundaries. Any numerical statements regarding these items are APPROXIMATIONS ONLY and have not been verified by Seller and cannot be verified by Brokers. Fences, hedges, walls, retaining walls and other barriers or markers do not necessarily identify true Property boundaries.
  - C. WOOD DESTROYING PESTS: Presence of, or conditions likely to lead to the presence of wood destroying pests and organisms.
  - D. SOIL STABILITY: Existence of fill or compacted soil, expansive or contracting soil, susceptibility to slippage, settling or movement, and the adequacy of drainage.
  - E. WATER AND UTILITIES; WELL SYSTEMS AND COMPONENTS; WASTE DISPOSAL: Water and utility availability, use restrictions and costs. Water quality, adequacy, condition, and performance of well systems and components. The type, size, adequacy, capacity and condition of sewer and septic systems and components, connection to sewer, and applicable fees.
  - F. ENVIRONMENTAL HAZARDS: Potential environmental hazards, including, but not limited to, asbestos, lead-based paint and other lead contamination, radon, methane, other gases, fuel oil or chemical storage tanks, contaminated soil or water, hazardous waste, waste disposal sites, electromagnetic fields, nuclear sources, and other substances, materials, products, or conditions (including mold (airborne, toxic or otherwise), fungus or similar contaminants).
  - G. EARTHQUAKES AND FLOODING: Susceptibility of the Property to earthquake/seismic hazards and propensity of the Property to flood.
  - H. FIRE, HAZARD AND OTHER INSURANCE: The availability and cost of necessary or desired insurance may vary. The location of the Property in a seismic, flood or fire hazard zone, and other conditions, such as the age of the Property and the claims history of the Property and Buyer, may affect the availability and need for certain types of insurance. Buyer should explore insurance options early as this information may affect other decisions, including the removal of loan and inspection contingencies.
  - I. BUILDING PERMITS, ZONING AND GOVERNMENTAL REQUIREMENTS: Permits, inspections, certificates, zoning, other governmental limitations, restrictions, and requirements affecting the current or future use of the Property, its development or size.
  - J. RENTAL PROPERTY RESTRICTIONS: Some cities and counties impose restrictions that limit the amount of rent that can be charged, the maximum number of occupants, and the right of a landlord to terminate a tenancy. Deadbolt or other locks and security systems for doors and windows, including window bars, should be examined to determine whether they satisfy legal requirements.
  - K. SECURITY AND SAFETY: State and local Law may require the installation of barriers, access alarms, self-latching mechanisms and/or other measures to decrease the risk to children and other persons of existing swimming pools and hot tubs, as well as various fire safety and other measures concerning other features of the Property.
  - L. NEIGHBORHOOD, AREA, SUBDIVISION CONDITIONS; PERSONAL FACTORS: Neighborhood or area conditions, including schools, law enforcement, crime statistics, registered felons or offenders, fire protection, other government services, availability, adequacy and cost of internet connections or other technology services and installations, commercial, industrial or agricultural activities, existing and proposed transportation, construction and development that may affect noise, view, or traffic, airport noise, noise or odor from any source, wild and domestic animals, other nuisances, hazards, or circumstances, protected species, wetland properties, botanical diseases, historic or other governmentally protected sites or improvements, cemeteries, facilities and condition of common areas of common interest subdivisions, and possible lack of compliance with any governing documents or Homeowners' Association requirements, conditions and influences of significance to certain cultures and/or religions, and personal needs, requirements and preferences of Buyer.

	facilities and condition of	common areas of common in	nterest subdivisio	ons, and possible lack of compliance with any govern nd influences of significance to certain cultures and	ing
	religions, and personal ne	eds, requirements and prefer	ences of Buyer.		
			ad, understand,	, accept and have received a Copy of this Adviso	ry.
Buyer	इ ब्राप्ट धीर्टिं प्राव्य ged to read	it carefully.			
Buyer	Donna Collint	3/24/2017	Buyer		
-	Donna Consert			THE SHIP OF THE PROPERTY AND CONTRACT OF THE PROPERTY OF THE P	NC
© 1991-	2004, California Association of R	EALTORS®, Inc. THIS FORM HAS	BEEN APPROVED E	BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.).	ם וכ ואר
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BIA REVISED 11/14 (PAGE 1 OF 1)

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Reviewed by \_\_\_\_\_ Date \_\_\_\_\_



BUYER'S INSPECTION ADVISORY (BIA PAGE 1 OF 1)

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address	FOR COURT USE ONLY	
Michael G. Spector - Bar No. 145035		
Vicki L. Schennum (Of Counsel) - Bar No. 159628 LAW OFFICES OF MICHAEL G. SPECTOR		
2677 North Main Street, Suite 910		
Santa Ana, California 92705		
Telephone: (714)835-3130 - Michael G. Spector		
Telephone: (949)502-6255 - Vicki L. Schennum Facsimile: (714)558-7435		
Email- mgspector@aol.com		
Email - schennumlaw@gmail.com		
☐ Individual appearing without attorney  ★ Attorney for: PHILIP RICHARD CANTWELL, JR		
UNITED STATES B	ANKRUPTCY COURT	
CENTRAL DISTRICT OF CALIFORNIA	A - SANTA ANA DIVISION	
In re:	CASE NO.: 8:17-bk-10032 ES	
PHILIP RICHARD CANTWELL, JR	CHAPTER: 11	
	NOTICE OF SALE OF ESTATE PROPERTY	
Debtor(s).		
Sale Date: 06/01/2017	Time: 10:30 am	
Location: 411 W. Fourth St, Ctrm 5D, Santa Ana, CA 927		
Type of Sale: Public Private Last date t	to file objections: 05/18/2017	
Description of property to be sold: Residential real property		
Residential real property located at 19682 Seawind Circle,	Huntington Beach, California	
Terms and conditions of sale:		
Purchase price of \$730,000 8 the entirety of which is due upon closing.		
Proposed sale price: \$ 730,000.00		
1 10μ03eu 3aie μποε. <u>ψ 130,000.00</u>	<del></del>	

Overbid procedure (if any): None If property is to be sold free and clear of liens or other interests, list date, time and location of hearing: June 1, 2017 at 10:00 a.m. in Courtroom 5A of the United States Bankruptcy Court located at 411 W. Fourth Street, Santa Ana, CA 92701 Contact person for potential bidders (include name, address, telephone, fax and/or email address): Not applicable Date: 05/08/2017

December 2012 Page 2 F 6004-2.NOTICE.SALE

Atomey o Case 8-147-bk-1-0032-ES Nu DOC 57cam Filed 05/08/17 Michael G. Spector - Bar No. 145035 - ema Main Document Page 2677 North Main St, Ste 910 Santa Ana, CA 92705 Tele: (714) 835-3130 Fax: (714) 558-7435	Entered 05/08/17 09:22:53 Desc 27 of 29
☑ Attomey for: PHILIP RICHARD CANTWELL, JR.	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: PHILIP RICHARD CANTWELL, JR.	CASE NO.: 8:17-bk-10032 ES
Debtor(s).	CHAPTER: 13 ADV. NO.:
ELECTRONIC FILING DECLA	ARATION
□ Petition, statement of affairs, schedules or lists □ Amendments to the petition, statement of affairs, schedules or lists □ Other: Declaration - Motion to Approve Sale of Residential Real Prope	Date Filed:
PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY	
I (We), the undersigned Debtor(s) or other party on whose behalf the above-declare under penalty of perjury that: (1) I have read and understand the about Document); (2) the information provided in the Filed Document is true, correct signature line(s) for the Signing Party in the Filed Document serves as my signature statements, verifications and certifications to the same extent and effect as my action of a true and correct hard copy of the Filed Document in such places and provided in the electronic version of States Bankruptcy Court for the Central District of California. If the Filed Document in the Filed	we referenced document being filed electronically (Filed and complete; (3) the "/s/," followed by my name, on the re and denotes the making of such declarations, requests tual signature on such signature line(s); (4) I have actually rovided the executed hard copy of the Filed Document to f the Filed Document and this Declaration with the United and the protection of the such that the s
Signature of Joint Debtor (if applicable)  Date	
Printed Name of Joint Debtor (if applicable)	
PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY	
I, the undersigned Attorney for the Signing Party, hereby declare under penalthe signature lines for the Attorney for the Signing Party in the Filed Document's declarations, requests, statements, verifications and certifications to the same exines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before with the United States Bankruptcy Court for the Central District of California; (3) I Filed Document in the locations that are indicated by "/s/," followed by my name, as the locations that are indicated by "/s/," followed by the Signing Party's name, on the shall maintain the executed originals of this Declaration, the Declaration of Debtor of five years after the closing of the case in which they are filed; and (5) I shall make to a petition, I further declare under penalty of perjury that: (1) the Signing Party Number(s) (Form B21) before I electronically submitted the Filed Document for filin District of California; (2) I shall maintain the executed original of the Statement of 3 years after the closing of the case in which they are filed; and (3) I shall make the statement of Signing Party (Form B21) available for review upon request of the Court.	serves as my signature and denotes the making of such tent and effect as my actual signature on such signature ore I electronically submitted the Filed Document for filing have actually signed a true and correct hard copy of the ind have obtained the signature(s) of the Signing Party in the true and correct hard copy of the Filed Document; (4) or(s) or Other Party, and the Filed Document for a period the executed originals of this Declaration, the Declaration juest of the Court or other parties. If the Filed Document completed and signed the Statement of Social Security g with the United States Bankruptcy Court for the Central Social Security Number(s) (Form B21) for a period of five the executed original of the Statement of Social Security
Vicki L Schennum Date	
Printed Name of Attorney for Signing Party	

# Case 8:17-bk-10032-ES

#### PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 2677 North Main St, Ste 910, Santa Ana, CA 92705

A true and correct copy of the foregoing document entitled (specify): MOTION FOR ORDER: (1) AUTHORIZING SALE OF REAL PROPERTY, FREE AND CLEAR OF LIENS PURSUANT TO 11 U.S.C. §363(b) and (f); AND (2) PAYMENT OF REAL ESTATE BROKER COMMISSIONS; MEMORANDUM OF POINTS AND AUTHORITIES; DECLARATIONS OF PHILIP RICHARD CANTWELL JR. AND VICKI L. SCHENNUM IN SUPPORT THEREOF will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On May 8, 2017, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Attorney for Wells Fargo Bank, N.A. Jason C Kolbe bknotice@rcolegal.com Attorney for U.S. Trustee Queenie K Ng queenie.k.ng@usdoj.gov Attorneys for Debtor Vicki L Schennum schennumlaw@gmail.com Michael G Spector mgspector@aol.com, mgslawoffice@aol.com

U.S. Trustee United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

2. SERVED BY UNITED STATES MAIL: On, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on May 8, 2017, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a

declaration that pe document is filed.	•	, the judge <u>will be completed</u> no later than 24 hours afte
		Service information continued on attached page
l declare under pe	enalty of perjury under the laws of the l	Inited States that the foregoing is true and correct.
May 8, 2017 Date	Vicki L Schennum Printed Name	/s/ Vicki L Schennum Signature

# Service List - Served Via US Mail

# Presiding Judge

Honorable Erithe Smith U.S. Bankruptcy Court 411 W. Fourth St., #5040 Santa Ana, CA 92701

# Debtor-in-Possession

Philip Cantwell, Jr. 103 Calle del Pacifico San Clemente, CA 92672

# First Trust Deed Holder

Anthony Souza 16531 Bolsa Chica St. Ste. 304 Huntington Beach, CA. 92649-3595

# Tax Collector

Orange County Tax Collector Attn: Bankruptcy Unit P. O. Box 1438 Santa Ana, CA 92702-1438