

TS No.: T10-63896-2

Order No.: 4483590

Name and address of Beneficiary:
(as of recording of Notice of Sale)

CITIMORTGAGE INC.
CitiMortgage Inc.
1000 TECHNOLOGY DRIVE MS 314
O'FALLON, MO 63368

NAME, ADDRESS & TELEPHONE NUMBER OF TRUSTEE:
(as of recording of Notice of Sale)

CR TITLE SERVICES INC.
1000 TECHNOLOGY DRIVE MS 314
O'FALLON, MO 63368
877-576-0472

SALES LINE: PRIORITY POSTING AND PUBLISHING at (714) 573-1965 or
WWW.PRIORITYPOSTING.COM
REINSTATEMENT LINE: 877-576-0472

Dated: July 08, 2010

CR Title Services, Inc.


SHARON SAMS, TRUSTEE SPECIALIST

State of AZ } ss
County of PIMA }

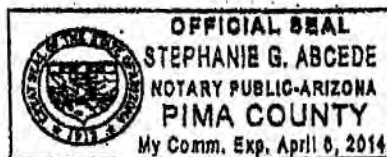
On July 08, 2010 before me, Stephanie G. Abcede Notary Public, personally appeared SHARON SAMS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of Arizona that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (seal)

Stephanie G. Abcede Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

2011 complaint

2 LD

7008 2810 0000 2866 0891

U.S. Postal Service

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|----|
| Postage | \$ |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total P | |

Sent To _____

Street, Apt. or PO Box _____

City, State _____

CERTIFIED MAIL
Stephanie G. Abcede

Postmark Date: 9/27/11

PS Form 3800, August 2006 See Reverse for Instructions

| SENDER: COMPLETE THIS SECTION | | COMPLETE THIS SECTION ON DELIVERY | |
|---|--|--|--|
| <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> | | <p>A. Signature X <i>[Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> | |
| <p>1. Article Addressed to:</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>CERTIFIED MAIL Stephanie G. Abcede</p> </div> | | <p>B. Received by (Printed Name) <i>Stephanie G. Abcede</i> C. Date of Delivery <i>9-27-11</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p> | |
| <p>2. Article Number (Transfer from sender) 7008 2810 0000 2866 0891</p> | | <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. </p> | |
| | | <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> | |

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-14-1540



**KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA**



September 21, 2011

CERTIFIED MAIL
Stephanie G. Abcede

COPY

Re: Notary Stephanie G. Abcede, Complainant Steve K. Zinnel

Dear Ms. Abcede,

Pursuant to A.R.S. § 41-331(A), the Attorney General's Office ("AGO") has investigated the complaint brought against Notary, Stephanie G. Abcede ("Notary"), by Steve K. Zinnel ("Complainant"). The complaint alleged that the Notary notarized an Assignment of Deed of Trust ("Assignment") while knowing that the signer, Lisa Markham, was not authorized by the grantor to sign the document. It also alleged that the Notary then notarized a Substitution of Trust ("Substitution") signed by Markham that transferred interest granted by the Deed to Markham's employer.

The Secretary of State ("Secretary") does not have the authority to assess whether any signature(s) on the document(s) were forged or to settle any legal disputes regarding the documents. The Secretary only has authority to determine if under the notary statutes, the Notary properly notarized the document(s).

A. The Notary Failed to Respond and Provide Her Journal as Requested

Notaries are required to respond to an AGO investigation about their notarial services. A.R.S. §§ 41-331(B) & 41-313(E)(4). They must also maintain a journal and produce a copy if the Attorney General or a member of the public requests it. A.R.S. §§ 41-313(E)(1), 41-319(A)&(F).

In this instance, two (2) certified letters were issued to the Notary at her home address. According to the certified mail receipts, someone with the printed last name of "ABCEDE" signed for the first letter and someone with the printed name "Edilberto Abcede" signed for the second letter. The Notary has not responded by the respective date requested in either letter. In failing to do so, she has failed to comply with the investigation and has failed to prove she keeps, maintains and protects as a public record a journal of all notarial acts, providing grounds for suspension or revocation. A.R.S. §§ 41-330(A)(4), 41-319(A), 41-313(E)(4) & 41-331(B).

B. The Notary Failed to Prove She Kept, Maintained and Protected a Journal

While notaries are commissioned they must keep "all records and journals" for a period of least five (5) years from the date of the most recent notarial act. A.R.S. § 41-317(B) They must submit their journal, seal, and records to the Secretary no later than three (3) months after their commission ends, or they "shall forfeit to the state not less than fifty nor more than five hundred dollars." A.R.S. § 41-317(A)

1700 W. Washington Street, 7th Floor
Phoenix, Arizona 85007-2888
Telephone (602) 542-4285 Fax (602) 542-4366
www.azsos.gov

KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA

Page 2 of 3

The notarial certificate of each document in this case includes the Notary's signature and seal. Each notarial certificate also contains clear acknowledgment language that states the signer, Lisa Markham ("Markham"), appeared before the Notary. The notarization venue is given in each, and the Notary's commission-expiration date is stated only with the Notary's affixed stamp. The Notary did not provide a journal entry that indicates she identified the signer, recorded the signer's ID information, and made sure the signer was present for the notarization of each document.

Therefore, the notary violated notary law by failing to submit her journal, seal, and records to the Secretary within the stipulated timeframe. Furthermore, in failing to submit her journal she failed to prove she kept, maintained and protected as a public record, a journal of all notarial acts she performed during her commission. The Notary provides grounds for suspension or revocation. A.R.S. §§ 41-313(E)(1), 41-313(E)(4), 41-317, 41-319, 41-330(A)(4) & 41-331(B).

C. The Notary Failed to Act as an Impartial Witness

"A notary public is an impartial witness and shall not notarize the notary's own signature or the signatures of any person who is related by marriage or adoption." A.R.S. § 41-328(B) An impartial witness is one who has no financial or beneficial interest in the transaction. (*Manual, pg 2 "Notary Public Background"*)

Here, directly above the notarial certificate of the Assignment Markham is identified as the "Assistant Vice President" signer for the grantor corporation, Deutsche Bank National Trust Company, as successor of real property interest that originated in Citimortgage, Inc. A signature for Markham appears on the signature line, and the previous page states that the Assignment transfers interest to Citimortgage, Inc.

Above the notarial certificate of the Substitution, Markham is identified as the "Assistant Vice President" signer for Citimortgage, Inc. A signature appears for her on the signature line, and the previous pages states that CR Title Service, Inc., is substituted as the Trustee of interest referenced by the Assignment.

Because the Notary did not respond or provide her journal entries for the documents, we are unable to determine fully what relationship Markham had to each company identified on the documents and what relationship she had to the Notary. In failing respond to the investigation, the Notary has failed to uphold the standards of the law providing grounds for suspension or revocation. A.R.S. §§ 41-313(E)(1), 41-313(E)(4), 41-319, 41-330(A)(4) & 41-331(B).

E. Conclusion

The Secretary possesses special knowledge and expertise in interpreting the notary statutes and requires that the definitions, requirements (i.e. oath & bond) and duties outlined in A.R.S. § 41-311 through A.R.S. §41-332 are standards with which each notary must comply.

In addition to the specific offenses outlined by the Arizona legislature which would warrant action against a notary's commission, in cases where there is substantial evidence that the notary's actions fail to meet the standards described in the notary statutes, the Secretary may

KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA

refuse, revoke or suspend a notary's commission for "failure to discharge fully and faithfully any of the duties or responsibilities required of a notary public." A.R.S. §41-330(A)(4).

Therefore, although the notary violated the following notary laws, based on the investigation of the facts and circumstances presented, the Secretary has determined to take no action against the Notary's commission because the notary has been revoked since June 7, 2011. This complaint will be scanned and considered should the notary reapply for a notary commission.

1. The Notary failed to respond to any requests for information and comply with the any investigations that are initiated by the secretary of state or the attorney general. A.R.S. §§ 41-313(E)(4) and 41-331(B).
2. Failure to keep, maintain and protect a journal of all notarial acts in accord with Arizona Revised Statute section 41-319. A.R.S. § 41-313(E)(1).
3. Failure to discharge fully and faithfully the duties of a notary public. A.R.S. § 41-330(A)(4) & 41-331(B).

If you have any concerns regarding this issue, you may contact Evelia McGee directly at 602-542-6315.

Sincerely,



Holly Textor, Notary Unit Supervisor
Business Services Division

Cc: Attorney General's Office
Notary File



**KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA**



September 21, 2011

Steve K. Zinnel
11966 Old Eureka Way
Gold River, CA 95670

Re: Notary Stephanie G. Abcede, Complainant Steve K. Zinnel

Dear Mr. Zinnel,

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A. The Notary Failed to Respond and Provide Her Journal as Requested

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In this instance, two (2) certified letters were issued to the Notary at her home address. According to the certified mail receipts, someone with the printed last name of "ABCEDE" signed for the first letter and someone with the printed name "Edilberto Abcede" signed for the second letter. The Notary has not responded by the respective date requested in either letter. In failing to do so, she has failed to comply with the investigation and has failed to prove she keeps, maintains and protects as a public record a journal of all notarial acts, providing grounds for suspension or revocation. A.R.S. §§ 41-330(A)(4), 41-319(A), 41-313(E)(4) & 41-331(B).

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KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA

Page 2 of 3

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Therefore, the notary violated notary law by failing to submit her journal, seal, and records to the Secretary within the stipulated timeframe. Furthermore, in failing to submit her journal she failed to prove she kept, maintained and protected as a public record, a journal of all notarial acts she performed during her commission. The Notary provides grounds for suspension or revocation. A.R.S. §§ 41-313(E)(1), 41-313(E)(4), 41-317, 41-319, 41-330(A)(4) & 41-331(B).

C. The Notary Failed to Act as an Impartial Witness

"A notary public is an impartial witness and shall not notarize the notary's own signature or the signatures of any person who is related by marriage or adoption." A.R.S. § 41-328(B) An impartial witness is one who has no financial or beneficial interest in the transaction. (*Manual, pg 2 "Notary Public Background"*)

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E. Conclusion

The Secretary possesses special knowledge and expertise in interpreting the notary statutes and requires that the definitions, requirements (i.e. oath & bond) and duties outlined in A.R.S. § 41-311 through A.R.S. §41-332 are standards with which each notary must comply.

In addition to the specific offenses outlined by the Arizona legislature which would warrant action against a notary's commission, in cases where there is substantial evidence that the notary's actions fail to meet the standards described in the notary statutes, the Secretary may

KEN BENNETT
SECRETARY OF STATE
STATE OF ARIZONA

refuse, revoke or suspend a notary's commission for "failure to discharge fully and faithfully any of the duties or responsibilities required of a notary public." A.R.S. §41-330(A)(4).

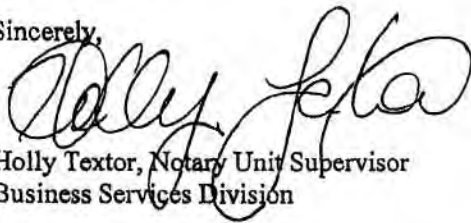
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1. The Notary failed to respond to any requests for information and comply with the any investigations that are initiated by the secretary of state or the attorney general. A.R.S. §§ 41-313(E)(4) and 41-331(B).
2. Failure to keep, maintain and protect a journal of all notarial acts in accord with Arizona Revised Statute section 41-319. A.R.S. § 41-313(E)(1).
3. Failure to discharge fully and faithfully the duties of a notary public. A.R.S. § 41-330(A)(4) & 41-331(B).

This office's action on this complaint does not preclude you from taking any further legal action against the notary. Accordingly, you are advised to consult an attorney concerning any legal remedies you may have.

If you have any concerns regarding this issue, you may contact Evelia McGee directly at 602-542-6315.

Sincerely,



Holly Textor, Notary Unit Supervisor
Business Services Division

Cc: Attorney General's Office
Notary File



SECRETARY OF STATE
FILED

2011 AUG -8 PM 2:52

TOM HORNE
ATTORNEY GENERAL

OFFICE OF THE ARIZONA ATTORNEY GENERAL
AGENCY COUNSEL & CIVIL RIGHTS DIVISION
AGENCY COUNSEL SECTION

SHAWN L. STANFORD, Ph.D.
LEG. ASSISTANT, ACCIVRTSDIV/ACS
DIRECT PHONE NO. 602.542-8338
SHAWN.STANFORD@AZAG.GOV

August 5, 2011

Certified Mail

Stephanie G. Abcede

Re: Complaint against Stephanie G. Abcede, Complainant Steve K. Zinnel

Dear Ms. Abcede:

On or about July 6, 2011, this office requested via certified mail that you provide a written response to a complaint regarding your notary services. We asked you to respond in writing to the allegations of the complaint within ten (10) business days of receiving our letter and provide a copy of your notary journal for the date of May 21, 2010.

On July 22, we the certified mail receipt indicating you or someone in your behalf signed for and received our letter on or about July 21. As of the present date, we have not received your written response to the allegations of the complaint or a copy of your notary journal as we requested.

This is our final request for a written response to the complaint and a copy of your notary journal. Please submit your written response to the allegations of the complaint and enclose a copy of your notary journal as we requested in our July 6 letter to the following:

Arizona Attorney General's Office
Attn: Shawn L. Stanford, Ph.D./AC&CivRtsDiv-ACS
1275 W. Washington
Phoenix, Arizona 85007

If you fail to provide this information within five (5) business days of receiving this request, the Office of the Secretary of State may revoke your notary public commission.

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