


Understanding the NOTICE of TRUSTEE'S SALE

On any nonjudicial foreclosure proceeding of a deed of trust, a "Notice of Trustee's Sale" must be recorded in the office of the county recorder of the county in which the property is located at least 20 days prior to the date of the trustee's sale. The "Notice of Trustee's Sale" provides constructive notice of the intention to proceed to foreclose and, in addition to other matters, provides: information relating to the trustee conducting the sale; the reasonable estimation of the amount necessary to pay the obligation; and the location, time and place of the sale. The "Notice of Trustee's Sale" must also be posted, published and mailed in accordance with the State of California, Civil Code Section 2924.

RECORDING REQUESTED BY Chicago Title Company AND WHEN RECORDED MAIL TO:		Electronically Recorded in Official Records, County of San Bernardino BOB DUTTON ASSESSOR - RECORDER - CLERK	
Name Chicago Title Trustee Dept. Street Address 560 E Hospitality Ln. City & State San Bernardino, CA 92408 Zip		Doc# 2018-0825930 	
Trustee's Sale No.: CA19876354-18 Title Order No.: 710197771		Titles 1 Pages 3 Fees 30.00 Taxes .00 CA 902 Fee 15.00 Others .00 Paid 165.00	

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF TRUSTEE'S SALE

4 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED September 7, 2002 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY; IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On March 2, 2018, at 10:00 a.m.,
Chicago Title as duly appointed Trustee under and pursuant to Deed of Trust or Mortgage recorded on September 10, 2002 as Instrument No. 2002-254878,
5 Book N/A, Page N/A, of Official Records of the County Recorder of San Bernardino County, California, executed by Michael Raines and Catherine Raines, Husband and Wife as Joint Tenants as Trustor, in favor of Chicago Mortgage, Inc. **8** as Beneficiary,
6 WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state).
 At: 560 E Hospitality Ln. San Bernardino, CA 92408 all
7 right title and interest conveyed to and now held by it under said Deed of Trust or Mortgage in the property situated in said County, California describing the land therein:
Lot 1 of Tract 12345, in the County of San Bernardino, State of California as per map recorded in Book 118 Page(s) 34 through 39 of Maps, in the office of the County Recorder of said County.

Assessor Parcel Number: 0218-123-02
9 The property heretofore described is being sold "as is". The Street Address or other common designation, if any, of the real property described above is purported to be: 24785 Clear Water Dr. Highland, CA 92346
 The undersigned Trustee disclaims any liability for incorrectness of the street address or other common designation if any, shown herein.
 Beneficiary Phone: (442) 854-1555
 Beneficiary: Chicago Mortgage, Inc.

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- 1 Recording Information:** The date and time of recordation; the title, document or instrument number; and/or the book and page(s) of the official records are assigned and noted by the county recorder in order to establish the recording reference.
- 2 County Recorder's Stamps:** The large stamp reflects the recording reference of the document and indicates the name of the county and county recorder. The smaller stamp shows the recording fees.
- 3 Trustee's Sale Number:** In this area, the referenced number is assigned by the trustee for internal control purposes.
- 4 Sale Information:** In this area the specific date, time, address and location of the trustee's sale is shown.
- 5 Pertinent Information About the Deed of Trust:** In this area, the deed of trust being "foreclosed" is identified. It reflects the recording date, document (instrument) number, name of the county, name(s) of the trustor(s), and the name of the beneficiary.
- 6 Notice of Intent to Sell:** In this paragraph, the intent to sell and the "acceptability" of the exchange of lawful money tendered at the time of sale is stated.
- 7 Legal Description:** This legally describes the real property, either by proportionate interest or in its entirety. This is generally accomplished by the Lot/Tract, Part Lot, Metes and Bounds, or U.S. Government survey mode.

- 8 Beneficiary Information:** In this area the information relating to the name, address and telephone number of the beneficiary.
- 9 Disclaimer:** In this area, the trustee disclaims any liability based upon any incorrect representation of the street address and/or other common designation of the property to be sold.

Understanding the Notice of Trustee's Sale continued...

Understanding the NOTICE of TRUSTEE'S SALE

Trustee's Sale No. CA19876354-18

Title Order No. 710197771

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

- 10** **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (442) 854-1555 or visit this Internet Web site www.chicagotitle.com using the file number assigned to this case CA19876354-18. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

- Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: **11** \$462,175.18 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary May elect to bid less than their full credit bid.

The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recordation.

Trustee or party conducting sale:

Chicago Title Company

Date: February 13, 2018 **12**

Karen Williamson **13**

Karen Williamson, Authorized Signatory

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- 10** **Contact Information:** This area shows the contact information to check if the sale has been postponed or rescheduled.
- 11** **Estimate of Minimum Amount of Obligation:** This area shows the estimated amount necessary (unpaid balance plus costs, expenses and advances) to satisfy the obligation. The amount is stated to inform perspective bidders interested in attending the trustee's sale.
- 12** **Date of Execution:** Generally, this is the date on which the document is executed (signed), which is often the equivalent date of preparation or drawing.
- 13** **Signature of the Trustee:** On this line, the signature (execution) of the representative for the trustee is shown, and his/her name should be printed or typed beneath the signature.



CHICAGO TITLE

www.ChicagoTitle.com

Call your local Chicago Title representative for more details.
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Note: The information provided is deemed reliable but not guaranteed.
Consult your legal professional for advice regarding your specific situation.