

# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF CALIFORNIA

JUN 08 2021

CLERK, U.S. DISTRICT COURT
EASTERN DISTRICT OF CALIFORNIA
BY
DEPUTY CLERK

Paul John Hansen
As Trustee
T.J. Herbst Trust 1
A Non-Statuary-Religious Trust
Plaintiffs.

Vs.

ROBIN P. ARKLEY, CEO; SN SERVICING CORPORATION; ANDY CECERE; and US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE BUNGALOW SERIES IV TRUST,

Defendants,

2:20-CV-02436-KJM-CKD (PS)

PLAINTIFF'S RESPONSE TO DEFENDANT'S REPLY IN SUPPORT OF DEFENDANTS MOTION TO DISMISS

> MAGISTRATE JUDGE CAROLYN K. DELANEY

Comes now Thomas Herbst, Paul John Hansen and T.J. Herbst Trust 1, herein after known as Plaintiffs and ROBIN P. ARKLEY, CEO; SN SERVICING CORPORATION; ANDY CECERE; and US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE BUNGALOW SERIES IV TRUST hereinafter known as Defendants hereby files this PLAINTIFF'S RESPONSE TO DEFENDANT'S REPLY IN SUPPORT OF DEFENDANTS MOTION TO DISMISS. And for the following good and sufficient reasons would show the Honorable Court the following;

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#### <u>I.</u>

#### **CLARIFICATIONS**

1. First clarification; Defendant's claim that this cause of action is filed for the purpose of avoiding foreclosure. Plaintiff's have only asserted the need to know who to pay, as evidenced by who is currently holding Plaintiff's original debt/monitory instrument, and are prepared to fulfill all legal responsibilities without reservation to resolve all legal debts that Plaintiff's may be responsible for. To date Defendant's have only produced copies of Plaintiff's original debt/monitory instrument, which are readily available from the clerk of the county for a very small fee. Now if Defendants will agree and stipulate to copies of monitory instruments being valid for transaction and action upon, then Plaintiffs are prepared to provide copies of as many "One-Hundred-Dollar-Bills" necessary to resolve the debt in question and both parties go home satisfied by agreement and Plaintiffs will also certify that Plaintiffs are in physical possession of the originals. However, if Defendant's are not willing to agree and stipulate to copies being acceptable for transaction upon and are only willing to accept original U.S. notes for payment of the debt in question, then the Plaintiffs stipulate that Plaintiffs are also only willing to accept the original monitory instrument/debt-note as well. Otherwise, because Plaintiff's have never

2:20-CV-02436-KJM-CKD 21-06-07 PLAINTIFF'S RESPONSE TO DEFENDANT'S REPLY IN SUPPORT OF DEFENDANTS MOTION TO DISMISS Page 2 of 11 sought to evade any debt responsibility, only avoid entanglement with what now appears to be obvious bank fraud, this argument by Defendant must fail.

- 2. Furthermore Plaintiff, Thomas Herbst entered into monitory transaction/loan agreement with Defendant, American Family Lending, located at 900 E. Hamilton Ave #525, Campbell, California 90058 for the amount of three hundred and eleven thousand dollars and no cents with regards to a property that Plaintiff purchased located at 3635 Bellinger Court, North Highlands, California 95660. These instruments, i.e. Note and Deed-of-Trust were entered into and signed by Plaintiff's, Thomas Herbst's, own hand. On June-20<sup>th</sup>, 2020 the property was gifted to the T.J. Herbst Trust 1, a Non-Statutory-Religious Trust, with Paul J Hansen as Trustee. However, Thomas Herbst remains the legal and lawful debtor for his original Note. Thus, contrary to defendant's claims, Thomas Herbst, an individual, is the debtor and is party to any claim of foreclosure. Thus any Defendant's complaint of Thomas Herbst representing the Trust is false and Thomas Herbst only represents himself as the legal and lawful debt holder. Thus this argument by Defendants must also fail.
- 3. Furthermore, Defendant's claim, of Paul J. Hansen as Trustee for the "T.J. Herbst Trust 1", a Non-Statutory-Religious Trust, that Paul J. Hansen

2:20-CV-02436-KJM-CKD 21-06-07 PLAINTIFF'S RESPONSE TO DEFENDANT'S REPLY IN SUPPORT OF DEFENDANTS MOTION TO DISMISS Page 3 of 11 cannot represent his interests in this cause because he, himself, is not an attorney. However, as trustee, Paul J. Hansen is an indispensable party to this cause of action in his capacity as trustee. Defendant further claims that the trustee cannot represent this Non-Statutory-Religious Trust that he is trustee for. Yet, Defendant provides no legal basis to support this. Thus, this argument must also fail.

4. Furthermore, Defendant makes assertions that 15USC, CH41, Subchapter V, sect 1692g, cannot apply as the Plaintiffs are not consumers. However, as per 15USC, CH41, Subchapter V, sect 1692a(3), the definition stated is "The term "consumer" means any natural person obligated or allegedly obligated to pay any debt.". And as per 15USC, CH41, Subchapter V, sect 1692a(5)", The term "debt" means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property. (emphasis added) insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment." Thus, the claim that Plaintiffs are not consumers as defined by the FDCPA is false and must fail also.

- 5. Furthermore, the statement by Defendants fraudulently quoted the FDCPA and states that Plaintiffs "are not objects of collection activity arising from a consumer debt by Defendants." is now also clearly false and must fail.
- 6. Furthermore, Defendants state that "Plaintiffs fail to establish that they have standing (as strangers to the loan transaction) to assert a claim under 15 U.S.C. § 1692g". However, Thomas Herbst only gifted the property to the "T.J. Herbst Trust 1, Non-Statutory-Religious Trust" and not the note. Therefore, Plaintiffs are not strangers to the loan transaction as shown above. Plaintiffs only seeks to complete payment of the debt and to do so, wants only to pay the correct person or persons. Thomas Herbst has never relinquished his position of responsibility for the debt and therefore this claim is clearly false and must also fail.
- 7. Furthermore, Defendants make reference to, but does not state, 15USC§1692a(6)(F) and contends that a beneficiary, originator or an agent or officer of the valid holder of the debt is exempt from the FDCPA. However, those individuals must first prove that they are in fact the valid holder of the debt by producing the borrowers "wet-signed" monitory instrument to qualify for this immunity and Defendant has to date failed to do so and therefore does not qualify for immunity from the FDCPA's requirements on procedures for attempting to service a debt under

- 15USC§1692a(6)(A). Therefore, because contrary to Defendants statements, this authority was previously stated in pleadings, this argument must also fail.
- 8. Defendants, make argument that "California" does not recognize the demand to produce the actual monitory instrument as proven by the "wetink" signature. Yet, no such statute exists in California, and Defendants fails to identify any such statute, Nor will one ever exist because this would be unlawful and void by Supreme Court decision *Marbury v. Madison* (1803). The critical element in a "negotiable monitory instrument" is the maker's signature. And without the makers "wet-signature", the instrument, however worded, is not a negotiable monitory instrument. And while Courts sometime rely on other Court's precedents decisions for reference, these case precedents are not law and cannot be construed as law.

  Therefore, Defendants argument on this must also fail.
- 9. Furthermore, Defendants state that "In California, courts do not allow such preemptive suits because they would result in the impermissible interjection of the courts into a nonjudicial foreclosure scheme enacted by the California Legislature" indicating that Defendants believe that Defendants can act with impunity when committing "Non-Judicial" foreclosure and

that this suit was a preemptive action regarding Defendant's attempt to

2:20-CV-02436-KJM-CKD 21-06-07 PLAINTIFF'S RESPONSE TO DEFENDANT'S REPLY IN SUPPORT OF DEFENDANTS MOTION TO DISMISS Page 6 of 11 service a debt for which Defendants have yet to prove that Defendants are legally allowed to service. This suit was not preemptive and the California Legislature and Courts do not allow individuals to act without legal oversight and recourse in the event that potential evidence of criminal activity arise, as in this case, in this situation, because Defendants further refuse to prove-up Plaintiffs debt. Therefore this argument by Defendants must also fail.

10. Furthermore, Defendants state that "Plaintiffs' opposition also fails to demonstrate that Plaintiffs are members of a protected class and the conspiracy (if alleged) was based on a class-based or other discriminatory motive as required to state a claim under 42 U.S.C. §§ 1985 and 1986."

However, no such stipulation exists. To witt; 42 U.S.C. § 1985 (3)

"DEPRIVING PERSONS OF RIGHTS OR PRIVILEGES If two or more persons in any State or Territory conspire or go in disguise on the highway or on the premises of another, for the purpose of depriving, either directly or indirectly, any person (emphasis added) or class of persons of the equal protection of the laws, or of equal privileges and immunities under the laws" thus, identifying that individuals, are not required to be members of a "protected class" and that the complaint does not require a class-based

discriminatory act. Therefore, this argument made be Defendants must also fail.

#### <u>II.</u>

# ATTEMPT TO DEPRIVE PLAINTIFF OF HIS CIVIL RIGHTS "UNDER COLOR OF LAW"

Defendants, without any confirmation of possession of Plaintiffs original "wet-signed" Note & Deed-of-Trust, in an attempt to evade proof of possession of Plaintiff's original "wet-signed" and Deed-of-Trust, now under California Civil Code Div-3. Pt-4, Title-14, CH-2 2924 claim "NON-JUDICIAL-FORECLOSURE" without complying with any of Plaintiffs multiple personal requests to verify the debt, are seeking to foreclose on Plaintiff. Defendants have also not responded to either demand made under 15USC§1692 or provide any proof of being the possessor of Plaintiffs original "wet-signed" Note and Deed-of-Trust having Plaintiffs original wet signature, thus depriving the Defendant his civil rights under color of California Civil Code under 42USC§1983.

FURTHERMORE, as two of the Defendants have communicated, i.e. "conspired" to use the California Civil Code section 2924 to proceed to foreclose without providing evidence of their legal, lawful right to do so, 42 USC 1985 now correctly applies.

FURTHERMORE, As all of the facts surrounding the aforementioned acts have not been fully ascertained at this time, discovery will be required to join all of the individuals aware of the aforementioned facts. Thus 42 USC 1986 correctly applies.

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#### III.

#### **CONCLUSIONS**

If Defendant's contentions are that copies of negotiable monitory instruments are valid for consideration and commerce in California, then once again, Defendant's are advised that Plaintiff would be very happy to provide all of the aforementioned Defendants with sufficient quantity of photo-copies of U.S. notes in any denomination that they request to cover the alleged debt. Plaintiffs are also very happy to have the originals of those U.S. notes recorded with the Clerk of the County before Plaintiff forwards them to the Defendants. However, unless Defendants are able to provide written, certified statements that they personally agree to, and that copies of negotiable monitory instruments are valid for consideration and commerce, the Plaintiff demands that the Plaintiff's original, "wet-signed" negotiable monitory instrument be provided as evidence of to whom Plaintiff is indebted, so that Plaintiff may complete Plaintiff's responsibility to pay-off the debt.

Defendant's continued refusal to produce Plaintiff's original monitory debt instrument/note is further injuring Plaintiff's and causing irreparable harm to the Plaintiffs.

#### **PRAYER**

WHEREFORE, Premises considered, as all of Defendant's arguments fail,

Plaintiffs hereby objects to Defendant's MOTION TO DISMISS and prays that the

Honorable Court deny Defendant's MOTION TO DISMISS and allow Plaintiff's cause
of action to more forward so that justice may be served.

Respectfully submitted

Thomas John Herbst

PO Box 625

Redwood Estates, CA 95044

Paul John Hansen,

Trustee for T.J. Herbst Trust 1

Paul John Hansen

P.O. Box 314,

Repton, Alabama 36475

Phone (251) 362-8231

E-mail address pauljjhansenlaw@gmail.com

Them Ihm Hallat

I hereby certify that I electronically transmitted to the E-Mail address, Fax number or mailed via CRRR the attached document to the Defendant's address of record on this 7<sup>th</sup> day of June, 2021:

Paul John Hansen

Paul John Hansen, P.O. Box 314, Repton, Alabama 36475 Phone (251) 362-8231 E-mail address pauljjhansenlaw@gmail.com

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**Live Chat** 

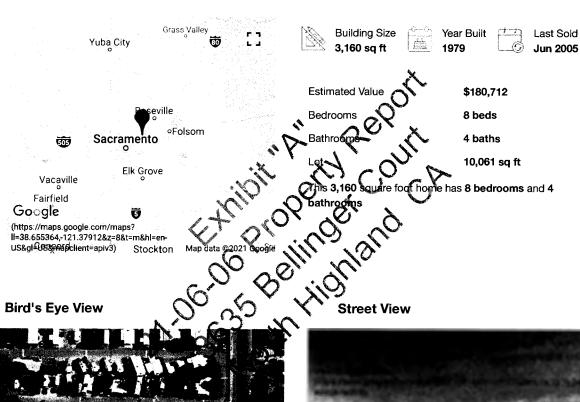


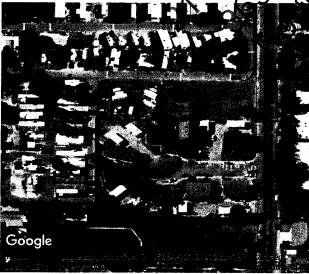
#### **Property Record Report**

(index.php?refer=property) **Dashboard** (index.php?refer=property)



3635 bellinger court, north highlands, ca ds,ca







Name

Address

Herbst Tj Trust 1

625 PO Box Redwood Estates, CA, 95044



#### Tax Assessments

For 2020

Land

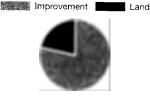
\$83,232

Improvements

\$301,716

**Total Assessment** 

\$384,948



Year

2020

#### Deed History

Date

Aug 14, 2020

Lender

American Fam Fndg



#### **Additional Information**

Year built 1979	Effective Year Built 1979	stories <b>20</b>
No. Of Rooms 20	Bedrooms 8	Bathrooms 4
Parking Type COVERED	Parking Spaces 4	Architecture Type OTHER
Construction Type	Foundation Type	Roof Material Type

# Case 2:20-cv-02436-KJM-CKD Document 31 Filed 06/08/21 Page 14 of 22 COMPOSITION SHINGLE

Heating Type CENTRAL	Air Conditioning Type CENTRAL	quality <b>C</b>
condition AVERAGE	Building Size  3,160 sq ft	

## Nearby Schools in north highlands

Schools provided by FISCHOOLS

	Grades	Distance	Education Rating
Natomas Charter School (https://www.greatschools.org/california/sacramento/11076- Natomas-Charter-School/? utm_source=GSAPI&utm_medium=referral)	report	0.66 mi	8
Natomas Park Elementary School (https://www.greatschools.org/california/sacramento/11823) Natomas-Park-Elementary-School/? utm_source=GSAPI&utm_medium=referable	56,00,000	0.87 mi	3
Natomas Pacific Pathways Prep Elementary (https://www.greatschools.org/edifornia/sacramento/32451) Natomas-Pacific-Pathways-Prep-Elementary/? utm_source=GSAPI&utm_medium=referral)	arg	1.44 mi	7
Garden Valley Elementary School (https://www.greatschools.org/california/sacramento/24128- Garden-Valley-Elementary-School/7- utm_source=GSAPI&utm_medium=referral)	K-6	1.57 mi	3
Heron School (https://www.greatschools.org/california/sacramento/16923-Heron-School/?utm_source=GSAPI&utm_medium=referral)	K-8	1.61 mi	7
Jefferson Elementary School (https://www.greatschools.org/california/sacramento/4626- Jefferson-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-6	1.86 mi	3
Hazel Strauch Elementary School (https://www.greatschools.org/california/sacramento/24101- Hazel-Strauch-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-5	1.91 mi	6
Glenwood Elementary School (https://www.greatschools.org/california/sacramento/4669- Glenwood-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-6	1.97 mi	2
Witter Ranch Elementary School (https://www.greatschools.org/california/sacramento/13684-Witter-Ranch-Elementary-School/?	K-5	1.98 mi	4

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Morey Avenue Early Childhood Development School (https://www.greatschools.org/california/sacramento/24129- Morey-Avenue-Early-Childhood-Development-School/? utm_source=GSAPI&utm_medium=referral)	к	2.05 mi	NA
H. Allen Hight Elementary School (https://www.greatschools.org/california/sacramento/24680- HAllen-Hight-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-5	2.14 mi	4
Bannon Creek Elementary School (https://www.greatschools.org/california/sacramento/4623-Bannon-Creek-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-6	2.18 mi	2
American Lakes Elementary School (https://www.greatschools.org/california/sacramento/4622- American-Lakes-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	K-6	2.18 mi	1
Regency Park Elementary School (https://www.greatschools.org/california/sacramento/24622- Regency-Park-Elementary-School/? utm_source=GSAPI&utm_medium=referral)	,eÖÖ,	2.38 mi	5
Westlake Charter School (https://www.greatschools.org/california/sacramento/144163 Westlake-Charter-School/? utm_source=GSAPl&utm_medium=referral)	Con	2.49 mi	7
more information on North highlands CA	' ζδ	Detine Caster	d Law 40 11

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1. Budget your time wisely. If your intention is to purchase a home and restore, repair or remodel it in a short period of time before reselling the property, you need to pay attention to the time that the work on the property is taking. The problem that many first time investors run into with house-flipping is that...

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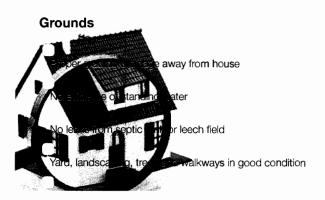
Ready to Find Your Bream Home?

Yon't Let the Search (una into a Night-icks, Techniques) Secrets Your Dynaming a Home into Residue are about the control of the control of

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#### abc **Home Inspection Checklist**

Print and take this checklist with you



Exterior structures (fences, sheds, decks, retaining walls, detached garages) in good condition, no evidence of termite damage or rotted wood

Railings on stairs and decks are adequate and secure

Driveways, sidewalks, patios, entrance landings in good condition, and pitched away from structure

Downspout drainage directed away from structure

#### Structure

Ridge and fascia board lines appear straight and level

Sides of house appear straight, not bowed or sagging

Window and doorframes appear square (especially bowed windows)

Visible foundation in good condition - appears straight, plumb, with no significant cracks

#### **Exterior Surfaces**

ading materials (of minimum), no wood-to-earth contact decay

nkern spalling or flaking components

noks with approfessional inspector) Adequate clearance between ground and woo

Siding: no cracking, curling, loose, rot

Stucco: no large cracks (discuss all s

Vinyl or aluminum siding: no

No vines on surface of

Exterior paint or stain: no flaking or

No stains on exterior surfaces

#### Windows, Doors and Wood Trim

Wood frames and trim pieces are secure, no cracks, rot or decay

Joints around frames are caulked

No broken glass (window or storm panes) or damaged screens, no broken doublepaned, insulated window seals.

Muntin and mullion glazing compound in good condition

Storm windows or thermal glass used

Drip caps installed over windows

Composition shingles: no curling, no cupping, no loss of granulation particulate, no broken, damaged or missing shingles, no more than two layers of roofing

Wood shingles or shakes: no mold, rot or decay, no cracked/broken/missing shingles, no curling

Flat roofs: no obvious patches, no cracks or splits, minimal blisters/"alligatoring" and wrinkles, no silt deposits (indicates improper drainage), sealed tar at flashings

Flashing around roof penetrations

Flashing around roof penetrations

No evidence of excess roofing cement/tar/caulk

Soffits and fascia: no decay, no stains

Exterior venting for eave areas: vents are clean and not painted over

Gutters: no decay or rust, joints sealed, attached securely to structure, no bendin sagging, no sections of gutter or downspout missing, gutters clean, no mud deposits

Chimneys: straight, properly flashed, no evidence of damaged bricks or cracked joints, mo condition

Attic

No stains on underside of roofing, especially around roof penetrations

No evidence of decay or damage to structure s, mortar/cement cap in good

#### **Attic**

moisture parrier installed closest to the heated area of the house) Sufficient insulation and prop

ing through soffit vents, adequately sized gable end louvers, all Adequate ventilation, cla mechanical ventilation of

No plumbing, exhaust or appliance vents terminating in attic

No open electrical splices

#### Interior Rooms

Floors, walls and ceilings appear straight and plumb and level

No stains on floors, walls or ceilings

Flooring materials in good condition

No significant cracks in walls or ceilings

Windows and exterior doors operate easily and latch properly, no broken glass, no sashes painted shut, no decay; windows and doors have weather-stripping, "weep holes" installed

Interior doors operate easily and latch properly, no damage or decay, no broken hardware

Paint, wall covering, and paneling in good condition

Wood trim installed well and in good condition

Lights and switches operate properly

Adequate number of three pronged electrical outlets in each room

Electrical outlets test properly (spot check)

Heating/cooling source in each habitable room

Evidence of adequate insulation in walls

Fireplace: no cracking or damaged masonry, no evidence of back-drafting (staining on fireplace facade), damper operates properly, flue has been cleaned, flue is lined

#### Kitchen

Working exhaust fan that is vented to the exterior of the building

ectrical outlets within 6 feel of the sink(s)

baskets, door spring oberates property

ns or degay

age disposal or waste pipes Ground Fault Circuit Interrupter ("GFCI") protection for a

Dishwasher: drains properly, no leaks, baskets,

No leaks in pipes under sinks

Floor in cabinet under sink solid,

Water flow in sink adequate

No excessive rust or deteriorație

Built-in appliances oper

Cabinets in good condition: doors and drag erate properly

#### **Bathrooms**

Working exhaust fan that doesn't terminate in the attic space

Adequate flow and pressure at all fixtures

Sink, tub and shower drain properly

Plumbing and cabinet floor under sink in good condition

If sink is metal, it shows no signs of rust, overflow drain doesn't leak

Toilet operates properly

Toilet stable, no rocking, no stains around base

Tub or shower tiles secure, wall surface solid

No stains or evidence of past leaking around base of bath or shower

#### **Basement or Mechanical Room**

No evidence of moisture

Exposed foundation; no stains no major cracks, no flaking, no efflorescence

Visible structural wood: no sagging, no damage, no decay, no stains, no damage from insects, sills attached to foundation with anchor bolts

Insula tion at rim/band joists

#### **Crawl Space**

Adequately vented to exterior

Insulation on exposed water supply, waste and vent

Insulation between crawl space and heated

No evidence of insect damage

No evidence of moisture damage

#### **Plumbing**

es ...ated areas, installed with vapor barrier towards heated area eaks, no signs of stringer. signs of stains on materials near pipes; drain pipes slope slightly

Water heater: no signs d to produce adequate quantities of hot water for the number of bedrooms in the house

Water pump: does not short cycle

Galvanized pipes do not restrict water flow

Well water test is acceptable

Hot water temperature between 118 - 125 degrees Fahrenheit

#### **Electrical**

Visible wiring: in good condition, no "knob-and-tube" wiring, no exposed splices, cables secured and protected

Service panel: adequate capacity, all cables attached to panel with cable connectors; fuses or breakers are not overheating

No aluminum cable for branch circuits

#### **Heating/Cooling System**

Appears to operate well throughout (good air flow on forced hot air systems)

Flues: no open seams, slopes up to chimney connection

No rust around cooling unit

No combustion gas odor

Air filter(s) clean

Ductwork in good condition

No asbestos on heating pipes, water pipes or air ducts

Separate flues for gas/oil/propane and wood/coal

#### Miscellaneous

Smoke and carbon monoxide detectors where required by local ordinances

Stairway treads and risers solid

Stair handrails where needed and in good candillon

Automatic garage door opener operates properly, stops properly for obstacles

Print Checklist

Property Record Disclaimer REVISED: March 25, 2013

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