

Abstractor Notes/Chain

LOGO

Title Examination Notes for:

Client Name: _____ Client Order Number: _____ CURE Order Number: _____

Exam Date: 02/09/2026

Subject Owner and Property Examined:

Danny Kwa

12612 Lansdale Circle #176

Stanton, CA 90680

APN: 937-67-322 **County:** Orange **County Effective Date:** 02/09/2026

TITLE EXAMINATION SUMMARY

Current Owner

DANNY KWA REVOCABLE TRUST (as of Quitclaim Deed recorded 09/28/2010, Doc #2010000482779)

Prior Owners (in reverse chronological order)

- Danny Kwa, an unmarried man (2007-2010)
- U.S. Bank National Association (as Attorney-in-Fact for JPMorgan Chase Bank, N.A.) - REO property

Liens Status

- **Mortgage Liens: OPEN - 1 ACTIVE DEED OF TRUST**
- **Potentially Unreleased: 1 DEED OF TRUST (2021)**
- **Tax Liens:** None found
- **Judgment Liens:** None found
- **Mechanics Liens:** None found

Title Status

ENCUMBERED - Subject to open deed of trust and potentially unreleased 2021 deed of trust. Verification required.

⚠️ CRITICAL ISSUES IDENTIFIED:

- **Issue #1:** Open Deed of Trust recorded June 23, 2025 (Doc #2025000176947) to Partners Federal Credit Union - NO RECONVEYANCE FOUND
 - **Issue #2:** Potentially unreleased Deed of Trust recorded October 12, 2021 (Doc #2021000625185) - NO RECONVEYANCE FOUND. Recommend verification with lender.
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NOTES AND OBSERVATIONS

- **Property Acquisition (2007):** Danny Kwa acquired the property from U.S. Bank National Association (REO/foreclosure sale) on October 18, 2007. Documentary transfer tax suggests an approximate purchase price of \$305,000.
- **Transfer to Trust (2010):** On September 28, 2010, Danny Kwa transferred the property to himself as Trustee of the Danny Kwa Revocable Trust of September 10, 2010 via Quitclaim Deed.
- **Re-recording (2021):** On October 12, 2021, a Grant Deed was recorded (Doc #2021000625184) from and to the same trust, possibly a correction or re-recording.
- **Financing History:** Owner has consistently used Partners Federal Credit Union for all financing since 2007. Five historical deeds of trust have been fully reconveyed: 2007, 2012, 2015, 2019, and 2024.
- **Current Financing (2025):** A new Deed of Trust was recorded on June 23, 2025 (Doc #2025000176947) to Partners Federal Credit Union. This loan remains OPEN with no reconveyance found.
- **2021 Deed of Trust Status:** A Deed of Trust recorded October 12, 2021 (Doc #2021000625185) shows no reconveyance in available records. This requires verification with the lender to confirm payoff status.
- **Property Type:** Condominium unit (Unit 176) in Crosspointe Village, a planned development with extensive easements and CC&Rs.
- **Unrelated Lis Pendens:** A 2005 Lis Pendens (divorce case Kwa v. Kwa) relates to a DIFFERENT property in Anaheim (Stonegate development), NOT this subject property in Stanton.

CURRENT OWNERSHIP

As of the most recent deed transfer (September 28, 2010):

Owner	Vesting
Danny Kwa	Trustee of the Danny Kwa Revocable Trust of September 10, 2010

Prior Owners (Search Period):

- Danny Kwa, an unmarried man (10/18/2007 - 9/28/2010)
 - U.S. Bank National Association (as Attorney-in-Fact for JPMorgan Chase Bank, N.A.) - prior to 10/18/2007
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CHAIN OF TITLE

Complete Title Chain (2007-2026)

#	Recording Date	Doc Number	Type	Grantor(s)	Grantee(s)	Notes
1	10/18/2007	2007000639083	GRANT DEED	U.S. Bank National Association (as Attorney-in-Fact for JPMorgan Chase Bank, N.A.)	Danny Kwa, an Unmarried Man	REO sale. Transfer Tax: \$335.50 (~\$305,000 purchase price)
2	09/28/2010	2010000482779	QUITCLAIM DEED	Danny Kwa, an Unmarried Man	Danny Kwa, Trustee of the Danny Kwa Revocable Trust of September 2010	Transfer to revocable living trust
3	10/12/2021	2021000625184	GRANT DEED	Danny Kwa, Trustee of the Danny Kwa Revocable Trust of September 10, 2010	Danny Kwa, Trustee of the Danny Kwa Revocable Trust of September 10, 2010	Re-recording or correction deed (same grantor/grantee)

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DEEDS OF TRUST / MORTGAGES

Open Deeds of Trust

Status	Doc Number	Recording Date	Trustor	Beneficiary	Original Amount	Notes
OPEN	2025000176947	06/23/2025	Danny Kwa; Danny Kwa, Trustee	Partners Federal Credit Union	N/A	NO RECONVEYANCE FOUND - ACTIVE LOAN
POTENTIALLY OPEN	2021000625185	10/12/2021	Danny Kwa; Danny Kwa, Trustee	N/A	N/A	NO RECONVEYANCE FOUND - VERIFICATION REQUIRED

Closed/Reconveyed Deeds of Trust

Original Recording Date	Trustor	Original Beneficiary	Status	Notes
2007	Danny Kwa	Partners Federal Credit Union	RECONVEYED	Historical loan - fully reconveyed
2012	Danny Kwa / Trust	Partners Federal Credit Union	RECONVEYED	Historical loan - fully reconveyed
2015	Danny Kwa / Trust	Partners Federal Credit Union	RECONVEYED	Historical loan - fully reconveyed
2019	Danny Kwa / Trust	Partners Federal Credit Union	RECONVEYED	Historical loan - fully reconveyed
2024	Danny Kwa / Trust	Partners Federal Credit Union	RECONVEYED	Historical loan - fully reconveyed

CONCLUSION: Based on the documents reviewed, the property has ONE confirmed OPEN deed of trust (recorded June 23, 2025) and ONE potentially unreleased deed of

trust (recorded October 12, 2021). The property is NOT free and clear. Verification of the 2021 deed of trust status is strongly recommended before any transaction.

JUDGMENTS, LIENS, AND ENCUMBRANCES

Federal Tax Liens

NONE FOUND in search period

State Tax Liens

NONE FOUND in search period

Mechanics Liens

NONE FOUND in search period

Judgment Liens

NONE FOUND in search period

Other Encumbrances

- **CONDOMINIUM PLAN:** Unit 176 subject to Lot 14 Condominium Plan recorded July 19, 1983 (Instrument No. 83-309725)
- **CC&Rs:** Declaration of Covenants, Conditions, and Restrictions for Crosspointe Village recorded May 18, 1983 (Instrument No. 83-211044)
- **SUPPLEMENTAL DECLARATION:** Notice of Annexation and Addition of Territory for Phase 8 of Crosspointe Village recorded July 20, 1983 (Instrument No. 83-312068)
- **EASEMENTS:** Multiple easements including:
 - Nonexclusive easements for access, ingress, egress, use, enjoyment, drainage, encroachment, support, maintenance, and repairs
 - Exclusive easement for balcony purposes
 - Exclusive easement for carport parking and storage (Space No. 684)
 - Exclusive easement for stairway purposes
 - Exclusive easement for air conditioning pad purposes
- **MINERAL EXCEPTION:** Except all oil, gas, minerals, and other hydrocarbon substances lying below a depth of 500 feet but with no right of surface entry
- **PROPERTY TAXES:** Subject to General and Special County and City taxes for current fiscal year
- **SUPPLEMENTAL TAXES:** Subject to Lien of Supplemental Taxes, if any, assessed pursuant to Chapter 3.5 of the Revenue and Taxation Code

Tax Status

Tax Year 2025-2026:

- 1st Installment (Due December 10): **PAID**
 - 2nd Installment (Due April 10): **UNPAID**
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DOCUMENTS EXAMINED

Doc Number	Type	Recording Date	Notes
2007000639083	Grant Deed	10/18/2007	REO sale to Danny Kwa
2010000482779	Quitclaim Deed	09/28/2010	Transfer to trust
2021000625184	Grant Deed	10/12/2021	Re-recording/correction
2021000625185	Deed of Trust	10/12/2021	POTENTIALLY UNRELEASED
2025000176947	Deed of Trust	06/23/2025	OPEN - Partners Federal Credit Union
83-309725	Condominium Plan	07/19/1983	Lot 14 Condominium Plan
83-211044	CC&Rs	05/18/1983	Declaration for Crosspointe Village
83-312068	Supplemental Declaration	07/20/1983	Phase 8 Annexation

LEGAL DESCRIPTION (EXHIBIT A)

PARCEL 1:

Unit 176, consisting of certain airspace and surface elements, as shown and described in the Lot 14 Condominium Plan recorded on July 19, 1983 as Instrument No. 83-309725, Official Records of Orange County, California.

PARCEL 2:

An undivided one-forty second (1/42nd) interest in and to Lot 14 of Tract 11773, in the City of Stanton, County of Orange, State of California, as per map recorded in Book 505 Pages 32 to 38 inclusive of Miscellaneous Maps, in the Office of the County Recorder of said County, including, without limitation the common areas defined in the Declaration of Covenants, Conditions, and Restrictions and Reservation of Easement for Crosspointe Village, recorded May 18, 1983 as Instrument No. 83-211044, Official Records of said

County, and in the Notice of Annexation and Addition of Territory and Supplemental Declaration for Phase 8 of Crosspointe Village, recorded July 20, 1983, as Instrument No. 83-312068, Official Records of said County. Excepting therefrom, units numbered 151 through 192, as shown on the Lot 14 Condominium Plan referred to in Parcel 1 above.

PARCELS 3-8:

Various exclusive and nonexclusive easements for access, balcony, carport parking (Space No. 684), stairway, air conditioning pad, and other purposes as described in the Declaration and Condominium Plan.

MINERAL EXCEPTION:

Except therefrom all oil, gas, minerals, and other hydrocarbon substances lying below a depth of 500 feet but with no right of surface entry, as provided in deed of record.

APN: 937-67-322

Source Data: Orange County Recorder's Office

Documents Downloaded: Multiple recorded instruments

Search Period: January 1, 2000 - February 9, 2026

DISCLAIMER

This report is for informational purposes only and does not constitute a commitment to insure title. The information contained herein has been obtained from public records and is believed to be accurate but is not warranted. A full title insurance commitment should be obtained for any real estate transaction. This report identifies open encumbrances that require verification and resolution before any transaction can proceed.

⚠ EXAMINER'S RECOMMENDATIONS:

1. **Verify 2025 Loan Status:** Contact Partners Federal Credit Union to obtain current payoff statement and loan status for the June 23, 2025 deed of trust (Doc #2025000176947).
2. **Verify 2021 Deed of Trust:** Contact lender to confirm whether the October 12, 2021 deed of trust (Doc #2021000625185) was paid off and obtain reconveyance if applicable.
3. **Tax Verification:** Verify current tax status and confirm 2nd installment payment at <https://taxbill.octreasurer.gov/>
4. **HOA Status:** Obtain HOA statement for Crosspointe Village to verify any outstanding assessments or violations.
5. **Title Insurance:** Strongly recommend obtaining a full title insurance commitment before proceeding with any transaction.