

NOTICE OF SHERIFF'S SALE OF UNDER FORECLOSURE

Court Case #: CIVSB2419664

Sheriff's File Levy # 25014635

Date: 03/13/2026

In Favor of: CHANGE LENDING, LLC, ET AL.
And against: ARAM ARAKELYAN, ET AL.

Under a WRIT OF SALE issued by the Superior Court, County of San Bernardino, State of California on 08/22/2025 on a judgment rendered on 07/14/2025 for the sum of \$40.00, I have levied upon all the right, title, claim and interest of the judgment debtor(s) ARAM ARAKELYAN, ET AL. in the real property, in the county of San Bernardino, described as follows:

Physical Address: 27465 BAY SHORE DRIVE LAKE ARROWHEAD CA 92352
APN(s): 0333-032-26-0000

Legal Description: 27465 BAY SHORE DRIVE LAKE ARROWHEAD, CA 92352. APN#: 0333-032-26-0000. SEE ATTACHED "EXHIBIT A" FOR FULL LEGAL DESCRIPTION

The property to be sold is subject to the right of redemption.
The amount of the secured indebtedness with interest and costs: 208.00 (estimated)
Minimum Bid Amount (if applicable) \$0.00

PROSPECTIVE BIDDERS SHOULD REFER TO SECTIONS 701.510 TO 701.680 INCLUSIVE OF THE CODE OF CIVIL PROCEDURES FOR PROVISIONS GOVERNING THE TERMS, CONDITIONS AND EFFECT OF THE SALE AND THE LIABILITY OF DEFAULTING BIDDERS. (CCP 701.547)

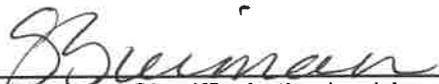
PUBLIC NOTICE IS HEREBY GIVEN that I will proceed to sell at public auction to the highest bidder, for cash in lawful money of the United States, all the right, title, claim and interest of said judgment debtor(s) in the above described property, or so much thereof as may be necessary to satisfy said judgment, with accrued interest and costs on:

Date and Time of Sale: 05/04/2026 at 10:00 am
at the following location:

San Bernardino County Superior Court
351 N Arrowhead Avenue
San Bernadino, CA 92415-0245

Directions to property location may be obtained from the levying officer upon written or oral request.

SHANNON D. DICUS, Sheriff

By: 
S. Bierman, Sheriff's Authorized Agent



LIENS MAY BE PRESENT WHICH MAY OR MAY NOT SURVIVE THIS LEVY

Exhibit "A"

Legal Description

A.P.N.: 0333-032-26

Real property in the unincorporated area of the County of San Bernardino, State of California, described as follows:

PARCEL NO. 1

LOT 20 OF TRACT 10809, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 153, PAGE(S) 23 TO 25, INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPT THEREFROM ALL OIL, GAS, MINERALS, AND OTHER HYDROCARBON SUBSTANCES LYING BELOW THE SURFACE OF SAID LAND, BUT WITH NO RIGHT OF SURFACE ENTRY, AS PROVIDED IN DEEDS OF RECORD.

PARCEL NO. 2

THAT CERTAIN DOCK SITE NUMBER N-583 A LOCATED ON A MAP OF LAKE ARROWHEAD, MAINTAINED IN THE OFFICE OF ARROWHEAD LAKE ASSOCIATION AT ARROWHEAD WOODS, CALIFORNIA, TO BE USED AS A PORTION OF INSURED ESTATE IN AND TO THAT CERTAIN REAL PROPERTY, DESCRIBED ABOVE.



SHANNON D. DICUS, SHERIFF-CORONER

Terms and Conditions of a Sheriff's Sale

1. If you are the winning bidder, you must be prepared to pay in cash, certified check, or cashier's check. Personal checks, company checks, traveler's checks, or money orders are not acceptable (CCP 701.590(a)).
2. If you pay by certified check or cashier's check, the check must be payable to "Sheriff's Court Services." You may not endorse a check payable to you or anyone else over to the Sheriff's Department.
3. The winning bidder must be prepared to pay the full amount at the time of sale when:
 - a) The bid amount on real property is \$5,000.00 or less, or,
 - b) The bid amount on personal property is \$2,500.00 or less.
4. If the winning bid for an interest in the real property exceeds \$5,000.00, the bidder shall deposit at least \$5,000.00 or 10% of the bid, whichever is greater; and within 10 days after the date of sale, pay the balance plus interest on the balance and costs accruing related to the sale.

If the winning bid for an item, group, or a lot of personal property sold exceeds \$2,500.00, the winning bidder shall deposit at least \$2,500.00 or 10% of the bid, whichever is greater; and within 10 days after the date of the sale, pay the balance plus interest on the balance and costs accruing related to the sale. The winning bidder is also responsible for transfer taxes and fees.

The winning bidder is not entitled to possession of the property until the bid, plus costs and interest, have been paid.

If the winning bidder does not pay the bid amount as prescribed above, they will forfeit their deposit (CCP 701.590, 701.600).

5. The judgment creditor may bid against all or part of the judgment. Unpaid levying costs, preferred labor claims, exempt proceeds, and any other claims required to be satisfied shall be paid in cash or by certified check or cashier's check (CCP 701.590).
6. If a minimum is required and not received, provisions of CCP 701.620 will apply.
7. Prospective bidders should refer to CCP 701.600(c) regarding the liability of defaulting bidders.
8. Any person may bid on and purchase property at a Sheriff's Sale except employees of the San Bernardino County Sheriff's Department and their immediate families.
9. All bidders shall say how they intend to pay for the property and show evidence of their ability to pay. We do this for the benefit of all bidders.
10. The winning bidder shall be prepared to do business immediately. The auctioneer will not wait while you go to the bank for money.

ORIGINAL

ATTORNEY OR PARTY WITHOUT ATTORNEY: STATE BAR NO.: 340727 NAME: Eric D. Houser (SBN 130079); Darlene M. Morris (SBN 340727) FIRM NAME: Houser LLP STREET ADDRESS: 9970 Research Drive CITY: Irvine STATE: CA ZIP CODE: 92618 TELEPHONE NO.: (949) 679-1111 FAX NO.: (949) 679-1112 EMAIL ADDRESS: dmorris@houser-law.com ATTORNEY FOR (name): Plaintiffs, Change Lending, LLC and Wilmington, as Trustee <input checked="" type="checkbox"/> ATTORNEY FOR <input checked="" type="checkbox"/> ORIGINAL JUDGMENT CREDITOR <input type="checkbox"/> ASSIGNEE OF RECORD	FOR COURT USE ONLY SEP 23 PM 3:10 RECEIVED
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN BERNARDINO STREET ADDRESS: 247 West Third Street MAILING ADDRESS: 247 West Third Street CITY AND ZIP CODE: San Bernardino, CA 92415 BRANCH NAME: San Bernardino Justice Center	CASE NUMBER: CIVSB2419664
PLAINTIFF/PETITIONER: CHANGE LENDING, LLC, et al. DEFENDANT/RESPONDENT: ARAM ARAKELYAN, et al.	
<input type="checkbox"/> EXECUTION (Money Judgment) WRIT OF <input type="checkbox"/> POSSESSION OF <input type="checkbox"/> Personal Property <input checked="" type="checkbox"/> SALE <input checked="" type="checkbox"/> Real Property	<input type="checkbox"/> Limited Civil Case (including Small Claims) <input checked="" type="checkbox"/> Unlimited Civil Case (including Family and Probate)

- To the Sheriff or Marshal of the County of: SAN BERNARDINO
 You are directed to enforce the judgment described below with daily interest and your costs as provided by law.
- To any registered process server: You are authorized to serve this writ only in accordance with CCP 699.080 or CCP 715.040.
- (Name): Change Lending, LLC and Wilmington Savings Fund Society, FSB, not in its Individual Capacity but Solely as Trustee for Chnge Mortgage Trust 2022-4
 is the original judgment creditor assignee of record whose address is shown on this form above the court's name.

4. Judgment debtor (name, type of legal entity if not a natural person, and last known address):
 ARAM ARAKELYAN
 10224 Monaco Drive
 Rancho Cucamonga, CA 91737

- Writ of Possession/Writ of Sale information on next page.
- This writ is issued on a sister-state judgment.
- For items 11–17, see form MC-012 and form MC-013-INFO.**
- Total judgment (as entered or renewed) \$ _____
- Costs after judgment (CCP 685.090) \$ _____
- Subtotal (add 11 and 12) \$ _____
- Credits to principal (after credit to interest) \$ _____
- Principal remaining due (subtract 14 from 13) \$ _____
- Accrued interest remaining due per CCP 685.050(b) (not on GC 6103.5 fees) \$ _____
- Fee for issuance of writ (per GC 70626(a)(l)) \$ 40.00
- Total amount due (add 15, 16, and 17) \$ 40.00**

Additional judgment debtors on next page

- Judgment entered on (date): 07/14/2025
 (See type of judgment in item 22.)
- Judgment renewed on (dates):
- Notice of sale under this writ:
 - has not been requested.
 - has been requested (see next page).
- Joint debtor information on next page.

- Levying officer:
 - Add daily interest from date of writ (at the legal rate on 15) (not on GC 6103.5 fees) \$ _____
 - Pay directly to court costs included in 11 and 17 (GC 6103.5, 68637; CCP 699.520(j)) \$ _____
- The amounts called for in items 11–19 are different for each debtor. These amounts are stated for each debtor on Attachment 20.



Date: **AUG 22 2025** Clerk, by *Cynthia Bellamy* Deputy

NOTICE TO PERSON SERVED: SEE PAGE 3 FOR IMPORTANT INFORMATION.

Plaintiff/Petitioner: CHANGE LENDING, LLC, et al.
Defendant/Respondent: ARAM ARAKELYAN, et al.

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21. Additional judgment debtor(s) (name, type of legal entity if not a natural person, and last known address):

MARIANNA ARAKELYAN
10224 Monaco Drive
Rancho Cucamonga, CA 91737

22. The judgment is for (check one):

- a. wages owed.
- b. child support or spousal support.
- c. other. judicial foreclosure of real property

23. Notice of sale has been requested by (name and address):

Darlene M. Morris
Houser LLP
9970 Research Drive
Irvine CA 92618

24. Joint debtor was declared bound by the judgment (CCP 989-994)

- a. on (date):
- b. name, type of legal entity if not a natural person, and last known address of joint debtor:
- a. on (date):
- b. name, type of legal entity if not a natural person, and last known address of joint debtor:

c. Additional costs against certain joint debtors are itemized: below on Attachment 24c.

25. (Writ of Possession or Writ of Sale) Judgment was entered for the following:

- a. Possession of real property: The complaint was filed on (date):
(Check (1) or (2). Check (3) if applicable. Complete (4) if (2) or (3) have been checked.)
 - (1) The Prejudgment Claim of Right to Possession was served in compliance with CCP 415.46. The judgment includes all tenants, subtenants, named claimants, and other occupants of the premises.
 - (2) The Prejudgment Claim of Right to Possession was NOT served in compliance with CCP 415.46.
 - (3) The unlawful detainer resulted from a foreclosure sale of a rental housing unit. (An occupant not named in the judgment may file a Claim of Right to Possession at any time up to and including the time the levying officer returns to effect eviction, regardless of whether a Prejudgment Claim of Right to Possession was served.) (See CCP 415.46 and 1174.3(a)(2).)
 - (4) If the unlawful detainer resulted from a foreclosure (item 25a(3)), or if the Prejudgment Claim of Right to Possession was not served in compliance with CCP 415.46 (item 25a(2)), answer the following:
 - (a) The daily rental value on the date the complaint was filed was \$
 - (b) The court will hear objections to enforcement of the judgment under CCP 1174.3 on the following dates (specify):

Item 25 continued on next page

Plaintiff/Petitioner: CHANGE LENDING, LLC, et al.
 Defendant/Respondent: ARAM ARAKELYAN, et al.

CASE NUMBER:
 CIVSB2419664

25. b. Possession of personal property.
 If delivery cannot be had, then for the value (*itemize in 25e*) specified in the judgment or supplemental order.
- c. Sale of personal property.
- d. Sale of real property.
- e. The property is described below on Attachment 25e.

NOTICE TO PERSON SERVED

WRIT OF EXECUTION OR SALE. Your rights and duties are indicated on the accompanying *Notice of Levy* (form EJ-150).

WRIT OF POSSESSION OF PERSONAL PROPERTY. If the levying officer is not able to take custody of the property, the levying officer will demand that you turn over the property. If custody is not obtained following demand, the judgment may be enforced as a money judgment for the value of the property specified in the judgment or in a supplemental order.

WRIT OF POSSESSION OF REAL PROPERTY. If the premises are not vacated within five days after the date of service on the occupant or, if service is by posting, within five days after service on you, the levying officer will remove the occupants from the real property and place the judgment creditor in possession of the property. Except for a mobile home, personal property remaining on the premises will be sold or otherwise disposed of in accordance with CCP 1174 unless you or the owner of the property pays the judgment creditor the reasonable cost of storage and takes possession of the personal property not later than 15 days after the time the judgment creditor takes possession of the premises.

EXCEPTION IF RENTAL HOUSING UNIT WAS FORECLOSED. If the residential property that you are renting was sold in a foreclosure, you have additional time before you must vacate the premises. If you have a lease for a fixed term, such as for a year, you may remain in the property until the term is up. If you have a periodic lease or tenancy, such as from month-to-month, you may remain in the property for 90 days after receiving a notice to quit. A blank form *Claim of Right to Possession and Notice of Hearing* (form CP10) accompanies this writ. You may claim your right to remain on the property by filling it out and giving it to the sheriff or levying officer.

EXCEPTION IF YOU WERE NOT SERVED WITH A FORM CALLED PREJUDGMENT CLAIM OF RIGHT TO POSSESSION. If you were not named in the judgment for possession and you occupied the premises on the date on which the unlawful detainer case was filed, you may object to the enforcement of the judgment against you. You must complete the form *Claim of Right to Possession and Notice of Hearing* (form CP10) and give it to the sheriff or levying officer. A blank form accompanies this writ. You have this right whether or not the property you are renting was sold in a foreclosure.

1 ERIC D. HOUSER (SBN 130079)
2 DARLENE M. MORRIS (SBN 340727)
3 **HOUSER LLP**
4 9970 Research Drive
5 Irvine, California 92618
6 Telephone: (949) 679-1111
7 Facsimile: (949) 679-1112
8 Email: ehouser@houser-law.com

FILED
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SAN BERNARDINO
SAN BERNARDINO CIVIL DIVISION
JUL 14 2025
BY  VERONICA GONZALEZ, DEPUTY

RECEIVED
JUL 15 2025 PM 3:10

6 Attorneys for Plaintiffs,
7 CHANGE LENDING, LLC and WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN
8 ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR CHNGE MORTGAGE
9 TRUST 2022-4

9 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
10 **COUNTY OF SAN BERNARDINO**

11
12 CHANGE LENDING, LLC, a limited liability
13 company; WILMINGTON SAVINGS FUND
14 SOCIETY, FSB, NOT IN ITS INDIVIDUAL
15 CAPACITY BUT SOLELY AS TRUSTEE
16 FOR CHNGE MORTGAGE TRUST 2022-4,
17
18 **Plaintiffs,**
19
20 vs.
21
22 ARAM ARAKELYAN, an individual;
23 MARIANNA ARAKELYAN, an individual;
24 and DOES 1 through 20, inclusive,
25
26 **Defendants.**

Case No.: CIVSB2419664

~~PROPOSED~~ JUDGMENT

23 The Court, having granted the Motion for Summary Judgment or, in the Alternative,
24 Summary Judgment by plaintiffs CHANGE LENDING, LLC (“Change Lending”) and
25 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY
26 BUT SOLELY AS TRUSTEE FOR CHNGE MORTGAGE TRUST 2022-4 (“Trust”, and
27 collectively, “Change”), hereby enters judgment of foreclosure and for personal liability pursuant
28 to Code of Civil Procedure Section 726 as follows:

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1. Judgment in this action for judicial foreclosure of the real property located at 27465 Bay Shore Dr., Lake Arrowhead, California 92352 ("Property") is entered in favor of Change and against defendants Aram Arakelyan and Marianna Arakelyan (collectively, "Defendants").
2. The first-priority deed of trust recorded in the official records for San Bernardino County, document no. 2022-0249181, ("First DOT") is to be foreclosed and the Property sold according to law for the default balance of \$173,662.22.
3. The second-priority deed of trust recorded in the official records for San Bernardino County, document no. 2022-0264617, ("Second DOT") is to be foreclosed and the Property sold according to law for the default balance of \$3,490,272.79.
4. There is no stay of execution of sale. Change may apply forthwith to the Clerk for immediate issuance of a writ of sale directing the Sheriff of San Bernardino County, as levying officer, to take all steps necessary to enforce the writ by sale consistent with this judgment and California law.
5. Any party to this action may purchase the Property at the foreclosure sale.
6. From the proceeds of the sale, the levying officer shall deduct the expenses for the levy and sale and shall then pay to Change the sums adjudged due, together with interest, at the rate of ten (10) percent per annum from the date of this judgment.
7. Defendants are personally liable for payment on any unpaid \$1,746,231.66 new principal secured against the Property, and a deficiency judgment may be ordered against them, joint and severally, following proceedings prescribed by law. The Court retains jurisdiction to determine the amount of the deficiency, if any, to render a money judgment on proper application, and to award costs and attorneys' fees pursuant to contract, all as allowed by law.
8. A deficiency judgment not being waived or prohibited, the Property shall be sold subject to the right of redemption as provided in Code of Civil Procedure Section 729.010 et seq.

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9. From and after delivery of a deed by the levying office to the purchaser or purchasers at the sale of the Property, Defendants and all persons claiming under them or having liens subsequent to the First DOT and Second DOT on the Property, and their personal representatives, and all persons claiming to have acquired any estate or interest in said Property subsequent to the filing of notice of the pendency of this action, are forever barred and forever foreclosed from all equity of redemption in, and claim to, said Property and every part of it.

10. Change is the prevailing party for purposes of claiming attorneys' fees and costs.

IT IS SO ORDERED.

DATED: **JUL 14 2025**



HON. CARLOS M. CABRERA
Judge of the Superior Court of California,
County of San Bernardino

Judge Carlos M. Cabrera



THE DOCUMENT TO WHICH THIS CERTIFICATION IS ATTACHED, CONSISTING OF 4 PAGE(S), IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL ON FILE AND OF RECORD IN MY OFFICE.

ATTEST ANABEL Z. ROMERO

Clerk of the Superior Court of the State of California,
in and for the County of San Bernardino.

Date 7-24-25

By Kristina Talley Deputy
Kristina Talley