

CITY OF SACRAMENTO

Permit No: 9808150

1231 I Street, Sacramento, CA 95814

Insp Area: 4

Site Address: 2620 GROVE AV SAC

Sub-Type: RES

Parcel No: 2630152020

Housing (Y/N): N

CONTRACTOR

OWNER

ARCHITECT

PAVLOV PAVEL
2620 GROVE AV
SACRAMENTO CA

95815

Nature of Work: METER SAFETY INSP.

CONSTRUCTION LENDING AGENCY : I hereby affirm under penalty of perjury that there is a construction lending agency for the performance of the work for which this permit is issued (Sec. 3097, Civ. C).

Lender's Name _____ Lender's Address _____

LICENSED CONTRACTORS DECLARATION: I hereby affirm under penalty of perjury that I am licensed under provisions of Chapter 9 (commencing with section 7000) of Division 3 of the Business and Professions Code and my license is in full force and effect.

License Class _____ License Number _____ Date _____ Contractor Signature _____

OWNER-BUILDER DECLARATION: I hereby affirm under penalty of perjury that I am exempt from the contractors License Law for the following reason (Sec. 7031.5, Business and Professions Code; any city or county which requires a permit to construct, alter, improve, demolish, or repair any structure, prior to its issuance, also requires the applicant for such permit to file a signed statement that he or she is licensed pursuant to the provisions of the Contractors License Law (Chapter 9 (commencing with Section 7000) of Division 8 of the Business and Professions Code) or that he or she is exempt therefrom and the basis for the alleged exemption. Any violation of Section 7031.5 by any applicant for a permit subjects the applicant to a civil penalty of not more than five hundred dollars (\$500.00);

I, as a owner of the property, or my employees with wages as their sole compensation, will do the work, and the structure is not intended or offered for sale (Sec. 7044, Business and Professional Code: The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who does such work himself or herself or through his/her own employees, provided that such improvements are not intended or offered for sale. If, however, the building or improvement is sold within one year of completion, the owner-builder will have the burden of proving that he/she did not build or improve for the purpose of sale.)

____ I, as owner of the property, am exclusively contracting with licensed contractors to construct the project (Sec. 7044, Business and Professions Code: The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who contracts for such projects with a contractor(s) licensed pursuant to the Contractors License Law).

____ I am exempt under Sec. _____ B & PC for this reason: _____
Date 08-21-98 Owner Signature Pavel Pavlov

IN ISSUING THIS BUILDING PERMIT, the applicant represents, and the city relies on the representation of the applicant, that the applicant verified all measurements and locations shown on the application or accompanying drawings and that the improvement to be constructed does not violate any law or private agreement relating to permissible or prohibited locations for such improvements. This building permit does not authorize any illegal location of any improvement or the violation of any private agreement relating to location of improvements.

I certify that I have read this application and state that all information is correct. I agree to comply with all city and county ordinances and state laws relating to building construction and herby authorize representative(s) of this city to enter upon the abovementioned property for inspection purposes.

Date 08-21-98 Applicant/Agent Signature Pavel Pavlov

WORKER'S COMPENSATION DECLARATION: I hereby affirm under penalty of perjury one of the following declarations:

____ I have and will maintain a certificate of consent to self-insure for workers' compensation as provided for by Section 3700 of the Labor Code, for the performance of work for which the permit is issued.

____ I have and will maintain workers' compensation insurance, as required by Section 3700 of the Labor Code, for the performance of the work for which this permit is issued. My workers' compensation insurance carrier and policy number are:

Carrier _____ Policy Number _____

(This section need not be completed if the permit is for \$100 or less) I certify that in the performance of the work for which this permit is issued, I shall not employ any person in any manner so as to become subject to the workers' compensation laws of California and agree that if I should become subject to the workers' compensation provisions of Section 3700 of the Labor Code, I shall forthwith comply with those provisions.

Date 08-21-98 Applicant Signature Pavel Pavlov

WARNING: FAILURE TO SECURE WORKER'S COMPENSATION COVERAGE IS UNLAWFUL AND SHALL SUBJECT AN EMPLOYER TO CRIMINAL PENALTIES AND CIVIL FINES UP TO ONE HUNDRED THOUSAND DOLLARS (\$100,000) IN ADDITION TO THE COST OF COMPENSATION, DAMAGES AS PROVIDED FOR IN SECTION 3706 OF THE LABOR CODE, INTEREST AND ATTORNEY'S FEE.

THIS PERMIT SHALL EXPIRE BY LIMITATION IF WORK IS NOT COMMENCED WITHIN 180 DAYS.

INTEREST RATE 6.990% LOAN AMOUNT \$28,000.00

TRUTH-IN-LENDING DISCLOSURE FOR REAL ESTATE MORTGAGE LOANS

Words, numbers or phrases preceded by a are applicable only if the is marked.

LENDER (CREDITOR)
Mission Hills Mortgage Corporation
730 Howe Ave. Suite 400
Sacramento, CA 95825

<input checked="" type="checkbox"/> Preliminary <input type="checkbox"/> Final	Borrower(s) Name(s) PAVLOV, PAVEL	
Transaction Date July 6, 1998	Property Address 6220 GROVE AVENUE SCRAMENTO, CA 95815	Present Address 630 WILLIAM ST WEST SACRAMENTO, CA 95605
Loan Number 15004778		

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate 7.625% (e)	The dollar amount the credit will cost you. \$40,782.40 (e)	The amount of credit provided to you or on your behalf. \$26,209.57 (e)	The amount you will have paid after you have made all payments as scheduled. \$66,991.97 (e)

YOUR PAYMENT SCHEDULE WILL BE:	Number of Payments	Amount of Payments	When Payments Are Due
	359	\$186.10(e)	monthly beginning on 10/01/1998
1	\$182.07(e)	Due on 09/01/2028	

VARIABLE RATE: This loan contains a variable rate feature. Disclosures about the variable rate feature have been provided earlier.

PAYABLE ON DEMAND: This obligation is payable on demand. The disclosures are based on an assumed maturity of one year.

FILING/RECORDING FEE: \$ 35.00

SECURITY: You are giving a security interest in real property and any of the following items which are checked:

Goods being purchased. Funds or other assets on deposit with the lender from time to time.
 Other (Specify): Collateral securing other loans with us may also secure this loan.

LATE CHARGE:
If you are more than 15 days late in making any payment, in addition to your payment, you will pay a late charge of:
 the lesser of the greater of an amount equal to \$ 5.00 or 5.000 % of the payment in default

PREPAYMENT:
If you pay off this loan early, you may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION:
If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms.
 If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of this purchase money mortgage loan.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and creditor's policy regarding assumption of the obligation. "e" means an estimate.

OTHER DISCLOSURES:

Please refer to the Itemization of Amount Financed Statement.

INSURANCE

YOUR PAYMENT SCHEDULE WILL BE:

VARIABLE RATE:	<input type="checkbox"/> This loan contains a variable rate feature. Disclosures about the variable rate feature have been provided earlier.
PAYABLE ON DEMAND:	<input type="checkbox"/> This obligation is payable on demand. <input type="checkbox"/> The disclosures are based on an assumed maturity of one year.
FILING/RECORDING FEE:	\$ 35.00

SECURITY: You are giving a security interest in real property and any of the following items which are checked:

<input type="checkbox"/> Goods being purchased.	<input type="checkbox"/> Funds or other assets on deposit with the lender from time to time.
<input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Collateral securing other loans with us may also secure this loan.

LATE CHARGE:

If you are more than 15 days late in making any payment, in addition to your payment, you will pay a late charge of:

the lesser of the greater of an amount equal to \$ 5.00 or 5.000 % of the payment in default

PREPAYMENT:

If you pay off this loan early, you may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION:

If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms.

If this loan is to purchase and is secured by your principal dwelling, and if checked here, someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of this purchase money mortgage loan.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and creditor's policy regarding assumption of the obligation.

"e" means an estimate.

OTHER DISCLOSURES:

Please refer to the Itemization of Amount Financed Statement.

INSURANCE:

Credit Life and Disability Insurance are not required to obtain credit and will not be provided unless you agree to pay the additional cost.

TYPE	PREMIUM	OTHER INSURANCE
Credit Life	\$ e	PROPERTY INSURANCE: You may obtain the property insurance required by this agreement from anyone reasonably acceptable to us. If we provide it, a term of _____ will cost \$ _____, which you will pay us.
Joint Credit Life	e	FLOOD INSURANCE: Flood insurance <input type="checkbox"/> is <input type="checkbox"/> is not required. If required, you may obtain the flood insurance from anyone reasonably acceptable to us. If we provide it, a term of _____ will cost \$ _____, which you will pay us.
Credit Disability	e	

You hereby acknowledge receipt of a complete copy of this disclosure.

Date X Pavel Pavlov Pavlov Date X

Date X _____ Date X