19TH JUDICIAL DISTRICT COURT FOR THE PARISH OF EAST BATON ROUGE STATE OF LOUISIANA

NO.

DIVISION " "

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-1

VERSUS

THE CHATEAU TIGER LAND APARTMENTS, LLC

FILED:	EPUTY CLERK
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PETITION FOR EXECUTORY PROCESS AND FOR APPOINTMENT OF KEEPER

NOW INTO COURT, through undersigned counsel, comes petitioner U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-1, a national banking association ("Lender" or "Petitioner"), which respectfully represents as follows:

1.

Made defendant herein is The Chateau Tiger Land Apartments, LLC (the "Borrower" or "Defendant"), a Louisiana limited liability company, not in good standing, and domiciled in the Parish of East Baton Rouge, which can be served through its registered agent for service, Jacob Landry.

2.

The Borrower is liable to the Lender in the principal amount of One Million, One Hundred Six Thousand, Nine Hundred Forty-Five and 51/100 Dollars (\$1,106,945.51), together with interest at the contractual rate in the amount of \$47,229.65 due and owing through May 31, 2025 and interest charged thereafter at the fixed rate of 10.24% per annum, until paid, escrow/impound overdraft in the amount of \$19,644.59, unpaid late charges in the amount of \$2,564.98, unpaid other fees in the amount of \$11,198.75, recoverable balance in the amount of \$31.65, recording fee in the amount of \$85.00, payoff quote fee in the amount of \$50.00, escrow disbursement in the amount of \$437.50, default interest in the amount of \$7,012.39, reasonable attorney's fees and all costs of this proceeding (the "Debt").



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The Debt is evidenced by that certain Term Note in the original principal amount of One Million One Hundred Twenty Thousand and 00/100 Dollars (\$1,120,000.00) dated December November 9, 2022, made payable to Velocity Commercial Capital, LLC ("Original Lender") and executed by the Borrower (the "Note"). The original Note is attached hereto and made a part hereof as Exhibit A.

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Original Lender did endorse in blank on November 15, 2022 by virtue of an Allonge to Promissory Note and transferred and assigned the Note to Lender ("Allonge"). The original Allonge is attached hereto and made a part hereof as Exhibit B.

5.

The Note is secured by that certain Multiple Indebtedness Mortgage, Security Agreement and Assignment of Leases and Rents (the "Mortgage") dated November 9, 2022, executed by the Borrower, with Original Lender and its successors and assigns as the designated Lender/Mortgagee, passed before Sarah C. Thigpen, Notary Public, and recorded at Original No. 425, Bundle No. 13225, official records of East Baton Rouge Parish, Louisiana, on November 14, 2022. A certified copy of the Mortgage is attached hereto as Exhibit C and made a part hereof.

6.

The Mortgage was transferred and assigned by Original Lender to Lender by virtue of an Assignment of Mortgage dated January 31, 2023 and recorded at Original No. 361, Bundle No. 13238, official records of East Baton Rouge Parish, Louisiana, on February 9, 2023 ("Mortgage Assignment"). A certified copy of the Mortgage Assignment is attached hereto as Exhibit D and made a part hereof.

7.

The endorsement of the Note by allonge and assignment of the Mortgage are all deemed to be in authentic form for the purposes of executory process pursuant to the provisions of LA. REV. STAT. §§ 9:4422, 10:3-301, and 10:3-308.

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Therefore, Lender is the current holder and owner for valuable consideration of the Note and the Mortgage and is legally entitled to enforce the Debt and security interests thereunder.

9.

In the Mortgage, the Borrower did specially mortgage and hypothecate certain immovable property situated in the Parish of East Baton Rouge, State of Louisiana, which property (the "Property") is more fully described as follows, to-wit:

One (1) certain lot or parcel of ground, together with all buildings and improvements thereon, situated in the Parish of East Baton Rouge, State of Louisiana, in that subdivision known as Tigerland Acres, and being designated on the official map thereof on file and of record as Original 574, Bundle 9105, in the office of the Clerk and Recorder for the Parish of East Baton Rouge, State of Louisiana, as Lot Number Sixty-Two B (62B) said Tigerland Acres, said lot measuring One Hundred Thirty (130) feet front on Tigerland Avenue, One Hundred Thirty (130) feet front on Y.A. Tittle Avenue, by a depth of Three Hundred (300) feet between equal and parallel lines; subject to a Five (5) foot sidewalk servitude across the front along Tigerland Avenue, a Five (5) foot utility servitude across the front along Tigerland Avenue, a Five (5) foot sidewalk servitude across the front along Y.A. Tittle Avenue, subject to any such servitudes shown on said map.

Municipal Address: 4707 Tigerland Avenue/4728 Y.A. Tittle Avenue, Baton Rouge, LA 70820

10.

In the Mortgage, the Borrower confessed judgment in favor of Lender for the full amount due under any debt secured by the Mortgage and authorized any future holder of such debt to cause all or any part of the Property to be seized and sold under executory process, without the necessity of making the demand for payment provided in La. Code Civ. Proc. art. 2639.

11.

Under the terms of the Note, the Borrower waived presentment for payment and notice of protest and nonpayment.

12.

Under the terms of the Note and the Mortgage, the Borrower must pay reasonable attorney's fees for the attorney at law employed on behalf of Lender to institute proceedings to recover the amounts due under the Note.

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Certified True and
Correct Copy
CertiD: 2025062300322

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The Borrower has failed to make payments in accordance with the terms and conditions of the Note, in that, as of the date of filing of this Petition, the Borrower has failed to pay the installments which were due on February 1, 2025 and thereafter.

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The Borrower is therefore in default under the terms and conditions of the Note and the Mortgage.

15.

Lender made amicable demand on the Borrower for payment of the amounts due under the Note to no avail. Lender attaches hereto as <u>Exhibit E</u>, a true and correct copy of the May 16, 2025 demand letter sent to the Borrower along with a copy of the Federal Express tracking information. Lender has not received payment as required under the demand letter on or before the required date for payment.

16.

Lender has exercised, and does further hereby exercise, its right to demand payment of all sums due under the Note and the Mortgage and hereby declares the entire balance due under the Note immediately due and payable, which balance as of May 31, 2025, consists of:

a.	Principal	.\$1,	106,945.51
b.	Interest at 10.24%	.\$	47,229.65
c.	Escrow/Impound Overdraft	.\$	19,644.59
d.	Unpaid Late Charges	.\$	2,564.98
e.	Unpaid Other Fees	.\$	11,198.75
f.	Recoverable Balance	.\$	31.65
g.	Recording Fee	.\$	85.00
h.	Payoff Quote Fee	\$	50.00
i.	Escrow Disbursement	\$	437.50
j.	Default Interest	\$	7,012.39

plus interest after May 31, 2025, at the rate of 10.24% per annum until all principal due under the Note is paid in full, along with additional default interest, prepayment penalty, late charges,

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protective advances, including additional amounts which may accrue, reasonable attorney's fees, and all costs of this proceeding.

17.

As set forth above, the Borrower waived the demand for payment required under LA. Code Civ. Proc. art. 2639 in the Mortgage.

18.

Under Article IV (Defaults and Remedies), Section 4.6 (Keeper), of the Mortgage attached as Exhibit C, Lender has the right to appoint a keeper of the Property. See LA. REV. STAT. § 9:5136, et seq. That keeper may be Lender or a third person designated by Petitioner.

19.

Petitioner hereby designates Prodigy Properties, LLC ("Prodigy") as keeper of the Property described herein. Petitioner requests that the Court recognize said designation and Prodigy's authority to perform the duties of a prudent administrator in accordance with the Mortgage and LA. Rev. Stat. § 9:5138 and that the Court direct the Sheriff for the Parish of East Baton Rouge to recognize and to appoint Prodigy as keeper of the Property as provided in LA. Rev. Stat. § 9:5137(A).

20.

As a prudent administrator, Prodigy as keeper shall have full and complete powers of administration and management of the Property and full and complete authority to operate the Property in the ordinary course of business of said keeper and of said Property, which authority and powers shall include without limitation:

- a. authority to act under all permits, licenses, certificates, and other instruments or documents of authority, issued or issuable to Borrower;
- b. authority, though no obligation, to assume or to avail said keeper of the benefits of all contracts executed by Borrower or Borrower's agents pertaining to administration, management, leasing and operation of the Property, but said keeper shall not be required to assume or otherwise to undertake any obligations under said contracts;
- c. to receive and to maintain custody of all keys, bank accounts, contracts, books and records used for operation of the Property, all persons currently in possession of said keys, bank accounts, contracts, books and records being required immediately to turn over said items to the keeper;

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- d. to maintain, modify, or close any and all such bank accounts, change the authorized signatories and other representatives for such accounts, and stop payment on any and all checks, wire transfers and other withdrawals or debits to such accounts;
- e. to make improvements and repairs to the Property, including, but not limited to, capital improvements and property improvement projects;
- f. to pay existing indebtedness relating to the administration, management and operation of the Property;
- g. to incur indebtedness for the continued administration, management, and operation of the Property;
- h. to notify all tenants of the Property to pay rents and revenues to the keeper;
- i. to collect the rents and revenues accruing from the Property; and
- j. to amend, modify, or cancel any lease, enter into new leases in place of or in addition to any existing leases.

25.

In order to obtain the professional services of a property management company to serve as keeper, it is necessary for Prodigy to be paid reasonable and customary compensation to serve as keeper. Said compensation shall be paid out of the revenues and other amounts received during the keeper's administration of the Property and if and to the extent thereafter still unsatisfied shall be taxed as a cost and an expense of administration of the Property. LA. REV. STAT. § 9:5138(B), (C).

26.

The costs and expenses necessarily incurred by Prodigy as keeper shall be paid out of the revenues of the Property and if and to the extent thereafter still unsatisfied, shall be taxed as costs of this proceeding. La. Rev. Stat. § 9:5138(B). All revenues or other amounts received by the keeper during its administration first shall be applied to the costs and expenses incurred by it in the administration or preservation of the Property, including meeting any obligations the owner might have to provide services, amenities or other obligations as provided in any existing tenant leases and any balance shall be applied to the debt secured by the Mortgage.

27.

Prodigy as keeper is not required to post a bond because the Mortgage authorizes Petitioner to designate itself or its agent as keeper. LA. REV. STAT. §§ 9:5136, 5139(A).

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WHEREFORE, petitioner U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-1 prays that an order of executory process issue herein and that a writ of seizure and sale also issue herein directing the East Baton Rouge Parish Sheriff to seize and sell, after due advertisement, appraisal, delays, requisites and formalities, the Property, more particularly described as follows:

One (1) certain lot or parcel of ground, together with all buildings and improvements thereon, situated in the Parish of East Baton Rouge, State of Louisiana, in that subdivision known as Tigerland Acres, and being designated on the official map thereof on file and of record as Original 574, Bundle 9105, in the office of the Clerk and Recorder for the Parish of East Baton Rouge, State of Louisiana, as Lot Number Sixty-Two B (62B) said Tigerland Acres, said lot measuring One Hundred Thirty (130) feet front on Tigerland Avenue, One Hundred Thirty (130) feet front on Y.A. Tittle Avenue, by a depth of Three Hundred (300) feet between equal and parallel lines; subject to a Five (5) foot sidewalk servitude across the front along Tigerland Avenue, a Five (5) foot utility servitude across the front along Tigerland Avenue, a Five (5) foot sidewalk servitude across the front along Tigerland Avenue, subject to any such servitudes shown on said map.

Municipal Address: 4707 Tigerland Avenue/4728 Y.A. Tittle Avenue, Baton Rouge, LA 70820

said sale to be for cash and with appraisal, to satisfy Lender's claim in the principal amount of One Million, One Hundred Six Thousand, Nine Hundred Forty-Five and 51/100 Dollars (\$1,106,945.51), together with interest at the contractual rate in the amount of \$47,229.65 due and owing through May 31, 2025 and interest charged thereafter at the fixed rate of 10.24% per annum, until paid, escrow/impound overdraft in the amount of \$19,644.59, unpaid late charges in the amount of \$2,564.98, unpaid other fees in the amount of \$11,198.75, recoverable balance in the amount of \$31.65, recording fee in the amount of \$85.00, payoff quote fee in the amount of \$50.00, escrow disbursement in the amount of \$437.50, and default interest in the amount of \$7,012.39, along with additional default interest, prepayment penalty, late charges, protective advances, including additional amounts which may accrue, reasonable attorney's fees and all costs of this proceeding.

Lender further prays that, out of the proceeds of the sale of the Property, Lender be paid in preference and priority over all other persons and entities.

Lender further prays that the Court recognize Petitioner's designation of Prodigy Properties, LLC as keeper of the property fully described in herein that is the subject of this

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executory proceeding (hereinabove defined as the "Property") without the need to post a bond, direct the Sheriff for the Parish of East Baton Rouge to recognize and to appoint Prodigy as keeper of the Property, recognize the Keeper's authority to perform the duties of a prudent administrator in accordance with the Mortgage and La. Rev. Stat. § 9:5138, and recognize that the Keeper has full and complete authority to operate the Property in the ordinary course of business of said keeper and of said Property, which authority and powers shall include without limitation:

- a. authority to act under all permits, licenses, certificates, and other instruments or documents of authority, issued or issuable to Borrower;
- b. authority, though no obligation, to assume or to avail said keeper of the benefits of all contracts executed by Borrower or Borrower's agents pertaining to administration, management, leasing and operation of the Property, but said keeper shall not be required to assume or otherwise to undertake any obligations under said contracts;
- c. to receive and to maintain custody of all keys, bank accounts, contracts, books and records used for operation of the Property, all persons currently in possession of said keys, bank accounts, contracts, books and records being required immediately to turn over said items to the keeper;
- d. to maintain, modify, or close any and all such bank accounts, change the authorized signatories and other representatives for such accounts, and stop payment on any and all checks, wire transfers and other withdrawals or debits to such accounts;
- e. to make improvements and repairs to the Property, including, but not limited to, capital improvements and property improvement projects;
- f. to pay existing indebtedness relating to the administration, management and operation of the Property;
- g. to incur indebtedness for the continued administration, management, and operation of the Property;
- h. to notify all tenants of the Property to pay rents and revenues to the keeper;
- i. to collect the rents and revenues accruing from the Property; and
- j. to amend, modify, or cancel any lease, enter into new leases in place of or in addition to any existing leases.

Petitioner further prays that this Court authorize Prodigy as keeper to charge reasonable and customary compensation to serve as keeper and that such compensation shall be deducted from the rentals collected from the Property.

Petitioner further prays that said compensation as keeper and that the costs and expenses necessarily incurred by Prodigy as keeper shall be paid out of the revenues and other amounts

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received during the keeper's administration of the Property and if and to the extent thereafter still unsatisfied shall be taxed as costs and expenses of the administration of the Property and of this proceeding.

Petitioner further prays that all revenues or other amounts received by the keeper during its administration first shall be applied to the costs and expenses incurred by it in the administration or preservation of the Property, including meeting any obligations the owner might have to provide services, amenities or other obligations as provided in any existing tenant leases and any balance shall be applied to the debt secured by the Mortgage.

Lender further prays for such other relief as is equitable under the premises and by law.

Respectfully submitted,

McCABE LAW FIRM, LLC

RYAN McCABE (31254) 214 Friedrichs Avenue Metairie, Louisiana 70005

Telephone: (504) 782-3436 Facsimile: (504) 607-7063 E-mail: ryan@mccabefirm.com

Attorney for U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital

Loan Trust 2023-1



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19^{TH} JUDICIAL DISTRICT COURT FOR THE PARISH OF EAST BATON ROUGE STATE OF LOUISIANA

NO.

DIVISION " "

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-1

VERSUS

THE CHATEAU TIGER LAND APARTMENTS, LLC

FILED:	DEPUTY CLERK
FILED:	DEPUTY CLERK

ORDER

Considering the foregoing Petition for Executory Process filed by U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-1 ("Lender"), and the attachments hereto, and the premises,

IT IS ORDERED that executory process as prayed for in said Petition and according to law issue herein and that a writ of seizure and sale issue herein directing the East Baton Rouge Parish Sheriff to seize and sell, after due advertisement, appraisal, delays, requisites and formalities, the following described property (the "Property"):

One (1) certain lot or parcel of ground, together with all buildings and improvements thereon, situated in the Parish of East Baton Rouge, State of Louisiana, in that subdivision known as Tigerland Acres, and being designated on the official map thereof on file and of record as Original 574, Bundle 9105, in the office of the Clerk and Recorder for the Parish of East Baton Rouge, State of Louisiana, as Lot Number Sixty-Two B (62B) said Tigerland Acres, said lot measuring One Hundred Thirty (130) feet front on Tigerland Avenue, One Hundred Thirty (130) feet front on Y.A. Tittle Avenue, by a depth of Three Hundred (300) feet between equal and parallel lines; subject to a Five (5) foot sidewalk servitude across the front along Tigerland Avenue, a Five (5) foot utility servitude across the front along Tigerland Avenue, a Five (5) foot sidewalk servitude across the front along Tigerland Avenue, subject to any such servitudes shown on said map.

Municipal Address: 4707 Tigerland Avenue/4728 Y.A. Tittle Avenue, Baton Rouge, LA 70820

Said sale to be for cash and with appraisal, to satisfy Lender's claim in the principal amount of One Million, One Hundred Six Thousand, Nine Hundred Forty-Five and 51/100 Dollars (\$1,106,945.51), together with interest at the contractual rate in the amount of \$47,229.65 due and owing through May 31, 2025 and interest charged thereafter at the fixed rate



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of 10.24% per annum, until paid, escrow/impound overdraft in the amount of \$19,644.59, unpaid late charges in the amount of \$2,564.98, unpaid other fees in the amount of \$11,198.75, recoverable balance in the amount of \$31.65, recording fee in the amount of \$85.00, payoff quote fee in the amount of \$50.00, escrow disbursement in the amount of \$437.50, default interest in the amount of \$7,012.39, along with additional default interest, prepayment penalty, late charges, protective advances, including additional amounts which may accrue, reasonable attorney's fees and all costs of this proceeding.

IT IS FURTHER ORDERED that, out of the proceeds of the judicial sale conducted pursuant to the aforesaid writ, Lender be paid in preference and with priority over all other persons and entities.

IT IS FURTHER ORDERED that the Court hereby recognizes and confirms the designation of Prodigy Properties, LLC as keeper of the Property without bond.

IT IS FURTHER ORDERED that the Court hereby recognizes and confirms Prodigy Properties, LLC's authority to perform the duties of a prudent administrator in accordance with the Mortgage and La. Rev. Stat. § 9:5138 and hereby directs the Sheriff for the Parish of East Baton Rouge to recognize and to appoint Prodigy Properties, LLC keeper of the Property without bond.

IT IS FURTHER ORDERED that the Court hereby recognizes that Prodigy Properties,

LLC as keeper has full and complete authority to operate the Property in the ordinary course of
business of said keeper and of said Property, which authority and powers shall include without
limitation:

- a. authority to act under all permits, licenses, certificates, and other instruments or documents of authority, issued or issuable to Borrower;
- b. authority, though no obligation, to assume or to avail said keeper of the benefits of all contracts executed by Borrower or Borrower's agents pertaining to administration, management, leasing and operation of the Property, but said keeper shall not be required to assume or otherwise to undertake any obligations under said contracts;
- c. to receive and to maintain custody of all keys, bank accounts, contracts, books and records used for operation of the Property, all persons currently in possession of said keys, bank accounts, contracts, books and records being required immediately to turn over said items to the keeper;

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- d. to maintain, modify, or close any and all such bank accounts, change the authorized signatories and other representatives for such accounts, and stop payment on any and all checks, wire transfers and other withdrawals or debits to such accounts;
- e. to make improvements and repairs to the Property, including, but not limited to, capital improvements and property improvement projects;
- f. to pay existing indebtedness relating to the administration, management and operation of the Property;
- g. to incur indebtedness for the continued administration, management, and operation of the Property;
- h. to notify all tenants of the Property to pay rents and revenues to the keeper;
- i. to collect the rents and revenues accruing from the Property; and
- j. to amend, modify, or cancel any lease, enter into new leases in place of or in addition to any existing leases.

IT IS FURTHER ORDERED that all persons currently in possession of said keys, bank accounts, contracts, books and records concerning the Property are required immediately to turn over said items to Prodigy Properties, LLC as keeper.

IT IS FURTHER ORDERED that Prodigy Properties, LLC as keeper is authorized to charge reasonable and customary compensation to serve as keeper and that such compensation shall be deducted from the rentals collected from the Property.

IT IS FURTHER ORDERED that Prodigy Properties, LLC's compensation as keeper and that the costs and expenses necessarily incurred by Prodigy Properties, LLC as keeper shall be paid out of the revenues and other amounts received during the keeper's administration of the Property and if and to the extent thereafter still unsatisfied shall be taxed as costs and expenses of the administration of the Property and this proceeding.

IT IS FURTHER ORDERED that all revenues or other amounts received by Prodigy Properties, LLC during its administration first shall be applied to the costs and expenses incurred by it in the administration or preservation of the Property, including meeting any obligations the

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19th Judicial District Court for the Parish of East Baton Rouge

owner might have to provide services, amenities or other obligations as provided in any existing tenant leases and any balance shall be applied to the debt secured by the Mortgage.

SIGNED IN BATON ROUGE, LOUISIANA, THIS 13 DAY OF June

2025.

Commissioner Kory Tauzin

JUDGE

SHERIFF:

Please serve notice of seizure and notice to appoint appraiser on:

The Chateau Tiger Land Apartments, LLC
Through its registered agent for service of process,
Jacob Landry
4639 Tigerland Avenue
Apartment A16
Baton Rouge, Louisiana 70820

and

The Chateau Tiger Land Apartments, LLC Through the Louisiana Secretary of State Legal Services Section 8585 Archives Avenue Baton Rouge, Louisiana 70809

Please serve tenants/occupants with notice of seizure or post notice of seizure at the main entrance to the Property pursuant to La. CODE CIV. PROC. art. 2293

Tenants/Occupants 4639 Tigerland Avenue Baton Rouge, Louisiana 70820

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East Baton Rouge Parish
Deputy Clerk Of Court

19TH JUDICIAL DISTRICT COURT FOR THE PARISH OF EAST BATON ROUGE STATE OF LOUISIANA

NO.

DIVISION " "

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE FOR VELOCITY COMMERCIAL CAPITAL LOAN TRUST 2023-1

VERSUS

THE CHATEAU TIGER LAND APARTMENTS, LLC

FILED:	DEPUTY CLERK
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VERIFICATION

STATE OF CALIFORNIA

COUNTY OF VENTURA

BE IT KNOWN that before me, the undersigned authority, personally came and appeared Sandie Lawrence ("Affiant"), a person of the full age of majority, residing and domiciled in the State of California, who deposed and stated that:

- 1. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-1 is the current holder and owner in due course and for valuable consideration of the Note and Mortgage described in the foregoing Petition for Executory Process and is entitled to enforce the Note and the Mortgage.
- 2. Velocity Commercial Capital, LLC is the agent and attorney in fact and loan servicer for U.S. Bank Trust Company, National Association ("Lender") with full and complete authority to act on Lender's behalf in this proceeding. Evidence of this legal relationship is set forth in that certain Limited Power of Attorney dated May 13, 2016, which is attached hereto and made a part hereof.
- 3. Affiant is an employee of and holds the title of Department Manager with Velocity Commercial Capital, LLC ("Velocity"). As set forth above, Velocity is the agent and loan servicer for Lender in and under the foregoing Petition for Executory Process (the "Petition") to be filed in the above-captioned proceeding.

Certified True and
Correct Copy
CertID: 2025062300324

East Baton Rouge Parish

Olicia Kirksey

U.S. Bank Trust Company ... v. The Chateau Tiger Land Apartments, LLC 19th Judicial District Court for the Parish of East Baton Rouge

4. Through her employment with Velocity, Affiant is well and personally familiar with the debt owed by The Chateau Tiger Land Apartments, LLC (the "Borrower") to Velocity identified in the Petition and the collateral securing that debt.

5. Affiant is personally knowledgeable of and familiar with all record keeping requirements and practices of Velocity with respect to loans owned and/or serviced by Velocity.

6. Affiant has thoroughly reviewed all of Velocity's records concerning the Borrower's loan account at Velocity in preparation for work on and execution of this Verification. Said records reviewed by Affiant are records that were made and maintained at or near the times reflected in the records, by persons with knowledge of the information being recorded. These records were made and kept in the course of regularly conducted business activity of Velocity, and it was the regular practice of that business activity to make and keep these records.

7. Based on her personal knowledge, Affiant states that the facts set forth in the Petition are true and correct. In particular, Affiant hereby confirms to the best of her knowledge, information, and belief, that all signatures on the documents attached to the Petition are genuine and authorized.

WITNESSES:

rint Name: Chandrika Lortscher SANDIE LAWRENCE

SEE ATTACHED

SWORN AND SUBSCRIBED before me this ____ day of _____, 2025.

NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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East Baton Rouge Parish
Deputy Clerk Of Court

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California County of Ventura

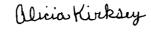
Subscribed and sworn to (or affirmed) before me on this 29th day of May _____, 20 25 , by Sandie Lawrence

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

DONNA PAYNE Notary Public California Ventura County Commission # 2512084 May Comm. Expires Mar 11, 2029

(Seal) Signature August Mar 11, 2029





East Baton Rouge Parish Deputy Clerk Of Court