



U250155657727



STATE OF CALIFORNIA
 Office of the Secretary of State
UCC FINANCING STATEMENT (UCC 1)
 California Secretary of State
 1500 11th Street
 Sacramento, California 95814
 (916) 657-5448

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Date Filed: 6/17/2025

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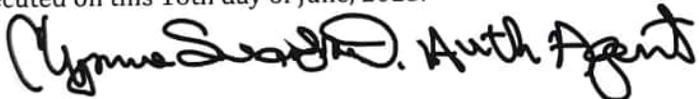
Submitter Information:	
Contact Name	C. Lynne Swanson
Organization Name	CLS TRUST
Phone Number	
Email Address	
Address	None
Debtor Information:	
Debtor Name	Mailing Address
Dr. Family Assets LLC, dba ROSEVILLE KIA	110 Automall Drive Roseville, CA 95661
FEDERATED MUTUAL INSURANCE CO	121 E Park Square Owatonna, MN 55060
Emma Folta, in personal and official capacity	[REDACTED] Rancho Cordova, CA 95670
Thomas M Crowell, in personal and official capacity	[REDACTED] San Ramon, CA 94583
Secured Party Information:	
Secured Party Name	Mailing Address
CLS TRUST	[REDACTED] SACRAMENTO, CA 95822
Indicate how documentation of Collateral is provided: Attached in a File	
Upload PDF as Collateral: KIA_Aff_of_Claim_and_Enforcement_CLS_Trust.pdf	
Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative: Held in a Trust	
Select an alternate Financing Statement type: Not Applicable	
Select an additional alternate Financing Statement type: Not Applicable	
Select an alternative Debtor/Secured Party designation for this Financing Statement: Not Applicable	
Optional Filer Reference Information: CLS TRUST – UCC Enf #0617	
Miscellaneous Information: CLS TRUST – Assignor; CM TRUST – Assignee (Secured Party of Record)	
Search to Reflect:	

Affidavit of Claim and Enforcement - CLS TRUST

I, C. Lynne Swanson, Authorized Agent for CLS TRUST, do solemnly affirm and attest under penalty of perjury under the laws of the United States of America that the following facts are true and correct to the best of my firsthand knowledge and lawful authority:

1. On or about April 24, 2025, CLS TRUST tendered a lawful commercial instrument in the amount of \$52,720.97 (PN-CLS-2025-KIA) to KIA of Roseville as settlement and closure for a private automotive transaction.
2. KIA of Roseville accepted and retained the instrument for almost 8 weeks without performance or return. (Returned June 14, 2025 without lawful cause of dishonor)
3. Upon exhaustion of all direct remedy options, CLS TRUST contacted Federated Mutual Insurance Company to inquire about submitting a claim on the dealer's bond.
4. A claim number was issued internally, but agent Emma Folta denied the claim before receiving any documentation or allowing any formal submission.
5. Attorney Thomas M. Crowell, acting on instruction from Federated, repeated denial of claim without due process and further, issued threats and slander.
6. The actions of these parties caused injury, delay, reputational harm, administrative burden, and deprivation of property use.
7. CLS TRUST has assessed 20% for enforcement and damages claim totaling \$10,544.19, for a total secured claim of \$63,265.16.
8. This UCC-1 Financing Statement is filed in lawful commercial capacity, perfected under due notice, and remains in full force until satisfied, settled, or lawfully discharged.

Executed on this 16th day of June, 2025.

By:  Auth Agent

C. Lynne Swanson, Authorized Agent

For CLS TRUST

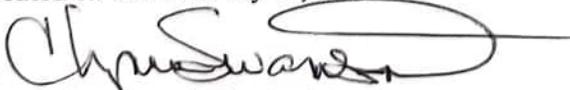
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UCC 1-308, UCC 3-419, UCC 9-210

Affidavit of Claim and Enforcement

I, C. Lynne Swanson, Authorized Agent of CLS TRUST, being of lawful age and competent to testify, do solemnly affirm and declare under penalty of perjury under the laws of the United States of America that the foregoing is true, correct, and complete to the best of My firsthand knowledge and belief.

1. On or about April 24, 2025, a lawful negotiable instrument was tendered to KIA of Roseville as settlement for a vehicle purchase upon acceptance offer made by KIA of Roseville. This instrument was not honored, was wrongfully retained, and never lawfully returned.
2. Repeated notices were served on the dealership and its agents, including notice of dishonor and requests for performance, all of which were ignored or met with unlawful obstruction.
3. An inquiry was made to Federated Mutual Insurance Company regarding how to file a claim against KIA of Roseville's performance bond. Federated, through its agent Emma Folta, issued an outright denial before a claim had yet to be submitted, without review or investigation, during the single 3minute phone conversation. Ms Folta ended the exchange by referring agent to Attorney Thomas M. Crowell of Sidran Law.
4. Mr. Crowell also declared a flat denial of claim and also before a claim could be filed. He further escalated with threats, defamatory labeling, and professional misconduct. Both Mr. Crowell and Ms. Folta refused to even allow a claim to be filed.
5. CLS TRUST has incurred damages in the amount of \$52,720.97 (PN-CLS-2025-KIA) as the principal value of the dishonored instrument, with an additional commercial enforcement cost of \$10,544.19 (20%) for time, labor, costs of remedy, and reputational harm, totaling \$63,265.16.
6. CLS TRUST hereby perfects its commercial lien and security interest via UCC-1 Financing Statement against the parties responsible and gives lawful notice of claim and right to enforce remedy.

Executed on this 17th day of June, 2025.

By: 
C. Lynne Swanson, Authorized Agent
For CLS TRUST

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AFFIDAVIT OF UCC3 ASSIGNMENT AND AMENDMENT

I, C. Lynne Swanson, Authorized Agent of CLS TRUST, hereby declare the following:

1. IDENTITY OF ORIGINAL SECURED PARTY AND FILING:

- The original Uniform Commercial Code Financing Statement (UCC1) was filed by CLS TRUST against the parties identified in relation to a dishonored negotiable instrument known as Promissory Note PN-CLS-2025-KIA, dated April 24, 2025, in the amount of \$52,720.97.

2. PURPOSE OF THIS AFFIDAVIT:

This document serves as record and supporting declaration for a dual UCC3 filing to (1) assign equitable title and beneficial interest in the above-referenced promissory note to CM TRUST and (2) amend the collateral description in the original UCC1 to include explicit reference to the instrument number and assignment.

3. UCC3 ASSIGNMENT (PARTIAL):

- The equitable title and beneficial interest in Promissory Note PN-CLS-2025-KIA are hereby assigned to CM TRUST.
- Legal title remains with CLS TRUST.
- CM TRUST, as Secured Party Holder, is entitled to all rights of use, enforcement, benefit, lien perfection, and remedy associated with said equitable title.

4. UCC3 AMENDMENT:

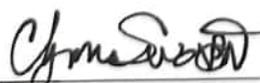
- The original UCC1 is hereby amended to include the following clarification:
"This Financing Statement secures all rights, title, and interest arising from or related to Promissory Note PN-CLS-2025-KIA, dated April 24, 2025, executed by CLS TRUST as tendered value instrument to ROSEVILLE KIA. Further, equitable title and beneficial interest in the said promissory note have been assigned to CM TRUST by partial assignment executed under UCC3."

5. NOTICE OF CONTINUING VALIDITY:

- All terms, declarations, and lien positions expressed in the original UCC1 remain valid and enforceable.

Executed this 25th day of June, 2025.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true, correct, and complete to the best of my knowledge and belief.

By: 
C. Lynne Swanson, Authorized Agent
For CLS TRUST
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U250158308528



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UCC FINANCING STATEMENT AMENDMENT (UCC

3)
California Secretary of State
1500 11th Street
Sacramento, California 95814
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File No.: U250158308528

Date Filed: 6/24/2025

Submitter Information		
Contact Name	C.Lynne Swanson	
Organization Name	CLS TRUST	
Phone Number	[REDACTED]	
Email Address	SWANSONTRUSTAUTHAGENT@GMAIL.COM	
Address	[REDACTED] Sacramento, CA 95822	
Amendment Action Information:		
Initial Financing Statement File Number	U250155657727	
Date Filed	06/17/2025	
Amendment Action	Assignment	
Secured Party Assignee:		
Secured Party Name	Mailing Address	Assignee
CM Trust	C/O [REDACTED] [REDACTED] SACRAMENTO, CA 95822	<input checked="" type="checkbox"/> Assignee
Indicate how documentation of Collateral is provided: Attached in a File		
Upload PDF as Collateral: _KIA_UCC3_Assignment_Amendment (1).pdf		
<input type="checkbox"/> Check this box to see additional UCC Collateral options.		
Name of Secured Party of Record Authorizing This Amendment:		
<input type="checkbox"/> If this Amendment is authorized by a Debtor, check this box and select the name of the Authorizing Debtor below.		
Authorizing Secured Party Name	CLS TRUST	
Optional Filer Reference Information: CLS TRUST – UCC Enf #0617		
Miscellaneous Information: CLS TRUST – Assignor; CM TRUST – Assignee (Secured Party of Record)		

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