

**Board of County Commissioners, Broward County, Florida  
Finance and Administrative Services Department  
RECORDS, TAXES & TREASURY**

**NOTICE OF APPLICATION FOR TAX DEED NUMBER 32147**

NOTICE is hereby given that the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the name in which it was assessed are as follows:

Property ID: 484318-AH-0970  
Certificate Number: 5546  
Date of Issuance: 05/17/2011  
Certificate Holder: TTLAO, LLC  
Description of Property: LIGHTHOUSE POINT PLAZA CONDO  
UNIT 234 BLDG D  
A condominium, according to the declaration of condominium recorded on O R Book 4231, Page 659, and all exhibits and amendments thereof, Public Records of Broward County, FL.  
Name in which assessed: LENTINO, JOSEPH M  
Legal Titleholders: LENTINO, JOSEPH M  
36 ROBERTS RD  
WEST MEDFORD, MA 02155

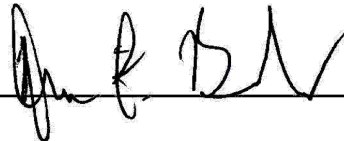
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 16th day of March, 2016. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

broward.deedauktion.net  
*\*Pre-registration is required to bid.*

Dated this 11th day of February, 2016.

Bertha Henry  
County Administrator  
RECORDS, TAXES, AND TREASURY DIVISION

By:  \_\_\_\_\_

Dana F. Buker  
Deputy

This Tax Deed is Subject to All Existing Public Purpose Utility and Government Easements. The successful bidder is responsible to pay any outstanding taxes.

Publish: DAILY BUSINESS REVIEW  
Issues: 02/11/2016, 02/18/2016, 02/25/2016 & 03/03/2016  
Minimum Bid: 10433.42

**BROWARD DAILY BUSINESS REVIEW**

Published Daily except Saturday, Sunday and  
Legal Holidays  
Ft. Lauderdale, Broward County, Florida

**STATE OF FLORIDA COUNTY  
OF BROWARD:**

Before the undersigned authority personally appeared G. WILLIAMS, who on oath says that he or she is the LEGAL CLERK, of the Broward Daily Business Review f/k/a Broward Review, a daily (except Saturday, Sunday and Legal Holidays) newspaper, published at Fort Lauderdale, in Broward County, Florida; that the attached copy of advertisement, being a Legal Advertisement of Notice in the matter of

32147  
NOTICE OF APPLICATION FOR TAX DEED  
CERTIFICATE NUMBER: 5546

in the XXXX Court,  
was published in said newspaper in the issues of

02/11/2016 02/18/2016 02/25/2016 03/03/2016

Affiant further says that the said Broward Daily Business Review is a newspaper published at Fort Lauderdale, in said Broward County, Florida and that the said newspaper has heretofore been continuously published in said Broward County, Florida each day (except Saturday, Sunday and Legal Holidays) and has been entered as second class mail matter at the post office in Fort Lauderdale in said Broward County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

*G. Williams*

Sworn to and subscribed before me this  
3 day of MARCH, A.D. 2016

*Barbara Jean Cooper*

(SEAL)

G. WILLIAMS personally known to me



**Board of  
County Commissioners,  
Broward County, Florida  
Finance and Administrative  
Services Department  
RECORDS, TAXES & TREASURY  
NOTICE OF APPLICATION  
FOR TAX DEED NUMBER 32147**  
NOTICE is hereby given that the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the name in which it was assessed are as follows:  
Property ID: 484318-AH-0970  
Certificate Number: 5546  
Date of Issuance: 05/17/2011  
Certificate Holder:  
TTLAO, LLC  
Description of Property:  
LIGHTHOUSE POINT PLAZA  
CONDO  
UNIT 234 BLDG D  
A condominium, according to the declaration of condominium recorded in O R Book 4231, Page 659, and all exhibits and amendments thereof, Public Records of Broward County, FL.  
Name in which assessed:

**SEE ATTACHED**

LIGHTHOUSE POINT PLAZA  
CONDO APTS INC%SHENDELL  
& ASSOC PA

Legal Titleholders:

LIGHTHOUSE POINT PLAZA  
CONDO APTS INC%SHENDELL  
& ASSOC PA

5340 N FEDERAL HWY # 201  
LIGHTHOUSE POINT FL 33064

All of said property being in the  
County of Broward, State of Florida.

Unless such certificate shall  
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certificate will be sold to the  
highest bidder on the 16th day of  
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open at 9:00 AM EDT, sale shall  
commence at 10:00 AM EDT  
and shall begin closing at 11:01 AM  
EDT at:

[broward.deedauktion.net](http://broward.deedauktion.net)

\*Pre-registration is required to bid.

Dated this 11th day of February,  
2016.

Bertha Henry  
County Administrator  
RECORDS, TAXES, AND  
TREASURY DIVISION

(Seal)

By: Dana F. Buker  
Deputy

This Tax Deed is Subject to  
All Existing Public Purpose Utility  
and Government Easements. The  
successful bidder is responsible to  
pay any outstanding taxes.

Minimum Bid: 10433.42

401-314

2/11-18-25 3/3 16-02/0000068217B

2



Assignment: 9032 Service Sheet # 16-006034  
\*\*SERVE A.S.A.P. - RETURN TO TAX NOTICE TRAY\*\*  
BROWARD CNTY, FL vs. LIGHTHOUSE PT PLAZA CONDO APTS INC TD 32147 CASE  
PLAINTIFF VS. DEFENDANT  
TAX SALE NOTICE COUNTY/BROWARD COURT 3/16/2016 HEARING DATE  
TYPE OF WRIT  
LIGHTHOUSE POINT PLAZA CONDO APTS, INC 4502 N. FEDERAL HIGHWAY #234-D  
SERVE Lighthouse Point, FL 33064 2/10/2016 14932 1100  
C/O SHENDELL & ASSOC PA Received this process on  
Date 2/10/2016

14279  
BROWARD COUNTY REVENUE-DELIQ TAX SECTION  
115 S. ANDREWS AVENUE  
FT LAUDERDALE, FL 33301  
REBECCA LEDER, SUPV.  
Attorney  
9884

Served  
 Not Served - see comments  
2/10/2016 at 1300  
Date Time

On LIGHTHOUSE POINT PLAZA CONDO APTS INC in Broward County, Florida, by serving the within named person a true copy of the writ, with the date and time of service endorsed thereon by me, and a copy of the complaint, petition, or initial pleading, by the following method:

- INDIVIDUAL SERVICE**
- SUBSTITUTE SERVICE:**
  - At the defendant's usual place of abode on "any person residing therein who is 15 years of age or older", to wit: \_\_\_\_\_, in accordance with F.S. 48.031(1)(a)
  - To \_\_\_\_\_, the defendant's spouse, at \_\_\_\_\_ in accordance with F.S. 48.031(2)(a)
  - To \_\_\_\_\_, the person in charge of the defendant's business in accordance with F.S. 48.031(2)(b), after two or more attempts to serve the defendant have been made at the place of business
- CORPORATE SERVICE:**
  - To \_\_\_\_\_, holding the following position of said corporation \_\_\_\_\_ in the absence of any superior officer in accordance with F.S. 48.081
  - To \_\_\_\_\_, an employee of defendant corporation in accordance with F.S. 48.081(3)
  - To \_\_\_\_\_, as resident agent of said corporation in accordance with F.S. 48.091
- PARTNERSHIP SERVICE:** To \_\_\_\_\_, partner, or to \_\_\_\_\_, designated employee or person in charge of partnership, in accordance with F.S. 48.061(1)
- POSTED RESIDENTIAL:** By attaching a true copy to a conspicuous place on the property described in the complaint or summons. Neither the tenant nor a person residing therein 15 years of age or older could be found at the defendant's usual place of abode in accordance with F.S. 48.183  
1<sup>st</sup> attempt date/time: \_\_\_\_\_ 2<sup>nd</sup> attempt date/time: \_\_\_\_\_
- POSTED COMMERCIAL:** By attaching a true copy to a conspicuous place on the property in accordance with F.S. 48.183  
1<sup>st</sup> attempt date/time: \_\_\_\_\_ 2<sup>nd</sup> attempt date/time: \_\_\_\_\_
- OTHER RETURNS:** See comments

COMMENTS: 2/10/2016 AT 1300 Served Secretary STEPHANIE W/F  
Served AT 5290 N Fed Hwy 201

You can now check the status of your writ by visiting the Broward Sheriff's Office Website at [www.sheriff.org](http://www.sheriff.org) and clicking on the icon "Service Inquiry"

SCOTT J. ISRAEL, SHERIFF  
BROWARD COUNTY, FLORIDA

BY: Joe Perandot 14932 D.S.  
Perandot



FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
**PROPERTY ID # 484318-AH-0970 (TD # 32147)**

# WARNING

PROPERTY IN WHICH YOU ARE INTERESTED IS LISTED IN THE ENCLOSED NOTICE

RECEIVED SHERIFF  
2016 FEB -9 AM 8:30  
BROWARD COUNTY, FLORIDA

BROWARD COUNTY SHERIFF'S DEPT  
ATTN: CIVIL DIVISION  
FT LAUDERDALE, FL 33312

### NOTE

AS PER FLORIDA STATUTES 197.542, THIS PROPERTY IS BEING SCHEDULED FOR TAX DEED AUCTION, AND WILL NO LONGER BE ABLE TO BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW PLEASE CALL FOR MORE INFORMATION.

FLA. STATUTES REQUIRE US TO NOTIFY ALL PROPERTY OWNERS WHO LIVE AROUND THE PROPERTY THAT'S GOING UP FOR SALE. IF YOU DO NOT OWN OR HAVE LEGAL INTEREST IN THIS PROPERTY, PLEASE DISREGARD THIS LETTER.

PAYMENT MUST BE MADE IN CASH, MONEY ORDER OR CASHIER'S CHECK; PERSONAL OR BUSINESS CHECKS ARE NOT ACCEPTED.

AMOUNT NECESSARY TO REDEEM: (See amount below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

\* Amount due if paid by February 29, 2016 .....\$ 6,887.06

Or

\* Amount due if paid by March 15, 2016 .....\$ 6,959.08

\*AMOUNTS DUE MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE PRIOR TO SUBMITTING PAYMENT FOR REDEMPTION.

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON MARCH 16, 2016 UNLESS THE BACK TAXES ARE PAID.

TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORD, TAXES & TREASURY DIVISION, TAX DEED SECTION, 115 S. ANDREWS AVENUE ROOM #A-100, FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374 OR 5395  
FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

**PLEASE SERVE THIS ADDRESS OR LOCATION**

**LIGHTHOUSE POINT PLAZA CONDO  
APTS INC%SHENDELL & ASSOC PA  
4502 N FEDERAL HIGHWAY 234D  
LIGHTHOUSE POINT, FL 33064**

**NOTE: THIS IS THE ADDRESS OF THE PROPERTY SCHEDULED FOR AUCTION**



Assignment: 0032 Service Sheet # 10-000035  
"SERVE A.S.A.P. - RETURN TO TAX NOTICE TRAY"  
BROWARD CNTY, FL vs. LIGHTHOUSE PT PLAZA CONDO APTS INC DEFENDANT TD 32147 CASE  
PLAINTIFF VS. HEARING DATE  
TAX SALE NOTICE COUNTY/BROWARD COURT 3/16/2016  
TYPE OF WRIT HEARING DATE  
LIGHTHOUSEPOINT PLAZA CONDO APTS INC 5340 N. FEDERAL HWY #201  
SERVE Lighthouse Point, FL 33084 2/10/2016 14932 1100  
C/O SHENDELL & ASSOC PA Received this process on  
Date 2/10/2016

14279  
BROWARD COUNTY REVENUE-DELIQ TAX SECTION  
115 S. ANDREWS AVENUE  
FT LAUDERDALE, FL 33301

Served  
 Not Served - see comments  
2/10/2016 at 1300  
Date Time

REBECCA LEDER, SUPV.  
Attorney  
9884

On LIGHTHOUSEPOINT PLAZA CONDO APTS INC in Broward County, Florida, by sending the within named person a true copy of the writ, with the date and time of service endorsed thereon by me, and a copy of the complaint, petition, or initial pleading, by the following method:

INDIVIDUAL SERVICE

**SUBSTITUTE SERVICE:**

- At the defendant's usual place of abode on "any person residing therein who is 15 years of age or older", to wit: \_\_\_\_\_, in accordance with F.S. 48.031(1)(a)
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**CORPORATE SERVICE:**

- To \_\_\_\_\_, holding the following position of said corporation \_\_\_\_\_ in the absence of any superior officer in accordance with F.S. 48.081
- To \_\_\_\_\_, an employee of defendant corporation in accordance with F.S. 48.081(3)
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**POSTED RESIDENTIAL:** By attaching a true copy to a conspicuous place on the property described in the complaint or summons. Neither the tenant nor a person residing therein 15 years of age or older could be found at the defendant's usual place of abode in accordance with F.S. 48.183

1<sup>st</sup> attempt date/time: \_\_\_\_\_ 2<sup>nd</sup> attempt date/time: \_\_\_\_\_

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**OTHER RETURNS:** See comments

COMMENTS: 2/10/2016 AT 1300 Served STEPHANIE SECRETARY

You can now check the status of your writ by visiting the Broward Sheriff's Office Website at [www.sheriff.org](http://www.sheriff.org) and clicking on the icon "Service Inquiry"

SCOTT J. ISRAEL, SHERIFF  
BROWARD COUNTY, FLORIDA

BY: Jo Penner dot 14932 D.S.  
Penner dot

ORIGINAL



FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
**PROPERTY ID # 484318-AH-0970 (TD # 32147)**

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2016 FEB -9 AM 8:30  
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BROWARD COUNTY SHERIFF'S DEPT  
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[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

**PLEASE SERVE THIS ADDRESS OR LOCATION**

**LIGHTHOUSE POINT PLAZA CONDO  
APTS INC%SHENDELL & ASSOC PA  
5340 N FEDERAL HWY # 201  
LIGHTHOUSE, POINT FL 33064**

**NOTE: THIS IS NOT THE ADDRESS OF THE PROPERTY SCHEDULED FOR AUCTION  
THIS IS THE ADDRESS OF THE OWNER!**

Board of County Commissioners, Broward County, Florida  
Records, Taxes, & Treasury

CERTIFICATE OF MAILING NOTICES

Tax Deed # 32147

STATE OF FLORIDA  
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 1st day of February 2016, mail a copy of the Notice of Application for Tax Deed to the following persons prior to the sale of property, and that payment has been made for all outstanding Tax Certificates or, if the Certificate is held by the County, that all appropriate fees have been paid and deposited:

<b>CITY OF LIGHTHOUSE POINT</b> 2200 NE 38 ST LIGHTHOUSE POINT FL 33064	<b>URALLI EMRE</b> 315 LAKELAND AVENUE GROSSE POINTE, MI 48230	<b>US BANK AS CUST FOR MAGNOLIA</b> TC 15, LLC P.O. BOX 645378 CINCINNATI, OH 45264-5290
<b>LIGHTHOUSE POINT PLAZA CONDO</b> APTS INC%SHENDELL & ASSOC PA 4502 N FEDERAL HIGHWAY 234D LIGHTHOUSE POINT, FL 33064	<b>LIGHTHOUSE POINT PLAZA CONDO</b> APTS INC%SHENDELL & ASSOC PA 5340 N FEDERAL HWY # 201 LIGHTHOUSE, POINT FL 33064	<b>ONE STOP MORTGAGE, INC</b> 3347 MICHELSON DRIVE, STE 300 IRVINE, CA 92612
<b>NATIONS CREDIT HOME EQUITY</b> SERVICES CORPORATION 405 WEST LOOP 820 SOUTH STE 110 FORT WORTH, TX 76108	<b>LIGHTHOUSE POINT PLAZA</b> CONDOMINIUM APARTMENTS, INC. 4502 N FEDERAL HWY LIGHTHOUSE POINT, FL 33064	<b>LIGHTHOUSE POINT PLAZA</b> CONDOMINIUM APARTMENTS, INC. C/O SWIFT MANAGEMENT 1750 UNIVERSITY DR #205 CORAL SPRINGS, FL 33071
<b>LIGHTHOUSE POINT PLAZA</b> CONDOMINIUM APARTMENTS, INC. C/O Shendell, Larry, Esq. 3650 N Federal Highway Suite 202 Lighthouse Point, FL 33064		

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

<b>BROWARD COUNTY CODE ENFORCEMENT</b> PERMITTING LICENSING & PROTECTION DIVISION ATTN: DIANE JOHNSON GCW-1 NORTH UNIVERSITY DR PLANTATION, FL 33324	<b>BROWARD COUNTY CODE &amp; ZONING</b> ENFORCEMENT SECTION PLANNING & REDEVELOPEMENT DIV. ENVIRONMENTAL PROTECTION & GROWTH MGMT DEPT ATTN: GORDON MILLER GCW - 1 NORTH UNIVERSITY DR, MAILBOX 302 PLANTATION, FL 33324	<b>BROWARD COUNTY HIGHWAY CONSTRUCTION &amp;</b> <b>ENGINEERING DIVISION, RIGHT OF WAY SECTION</b> ATTN: FRANK J GUILIANO ONE N. UNIVERSITY DR., STE 300-B PLANTATION, FL 33324
<b>BROWARD COUNTY WATER &amp; WASTEWATER</b> ATTN: RACHEL FLEURY-CHARLES 2555 W. COPANS RD POMPANO BEACH, FL 33069	<b>BROWARD COUNTY PUBLIC WORKS DEPT</b> REAL PROPERTY SECTION ATTN: MARIE HAMMOND 115 S ANDREWS AVE, ROOM 326 FORT LAUDERDALE FL 33301	<b>BROWARD COUNTY SHERIFF'S DEPT.</b> ATTN: CIVIL DIVISION FT. LAUDERDALE, FL 33315

I certify that notice was provided pursuant to Florida Statutes, Section 197.502(4)

I further certify that I enclosed with every copy mailed, a statement as follows: 'Warning - property in which you are interested' is listed in the copy of the enclosed notice.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 1st day of February 2016 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL

**Bertha Henry**  
COUNTY ADMINISTRATOR  
Finance and Administrative Services Department  
Records, Taxes, & Treasury Division

By \_\_\_\_\_  
Deputy **Rebecca Leder**

401-316 Revised 05/13



Performance Property Management Services, Inc.  
13501 SW 128 St Suite 114C Miami, FL 33186  
Telephone: 866-523-5003 Fax: 866-523-5004

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Order Date:	11/09/2015	Folio Number:	484318-AH-0970
Internal Tax Deed Number:	32147	Parent Tract No:	NONE
Records Through	11/11/2015		

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PROPERTY LOCATED IN BROWARD COUNTY DESCRIBED AS FOLLOWS:

**Condominium Apartment No. 234 of Lighthouse Point Plaza  
Condominium, according to the declaration Condominium, thereof,  
recorded in Official Records Book 4231, Page 659 of the Public**

TO: Records, Taxes & Treasury Division, Delinquent Tax Department, Broward County

**Applicant:** TTLAO, LLC

Application has been made for Tax Deed on the above referenced property. Pursuant to chapter 197.502 and 197.522 of the Florida Statutes, below are the names and addresses of the persons you are required to notify prior to the sale of the property:

**APPARENT TITLE HOLDER & ADDRESS AS INDEXED IN THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**

Instr. # 113338949	LIGHTHOUSE POINT PLAZA CONDO
	APTS INC%SHENDELL & ASSOC PA
Certificate of Title	5340 N FEDERAL HWY # 201
	LIGHTHOUSE POINT FL 33064

**MORTGAGEE AND ADDRESS OF RECORD AS INDEXED IN THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**

O.R. Book 29005, Page 1808	One Stop Mortgage, Inc.
Mortgage	3347 Michelson Drive, Suite 300
	Irvine, CA 92612

**LIEN HOLDER AND ADDRESS OF RECORD AS INDEXED IN THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**  
NONE

**NAME AND ADDRESS OF RECORD ON CURRENT TAX ROLL**

LIGHTHOUSE POINT PLAZA CONDO  
APTS INC%SHENDELL & ASSOC PA  
5340 N FEDERAL HWY # 201  
LIGHTHOUSE POINT FL 33064

**NAME AND ADDRESS OF ESCROW AGENT: NONE**

**NAME AND ADDRESS OF TAX PAYING AGENT: NONE**

**APPLICATION FOR HOMESTEAD: NONE**

**GROSS ASSESSMENT: \$77,260.00**

**UNPAID OR OMITTED YEARS TAXES (Only Include the Years with Certificates)**

<u>TYPE</u>	<u>TAX</u>	<u>CERTIFICATE</u>	<u>FACE AMOUNT</u>	<u>CERTIFICATE HOLDER</u>
Tax Deed	2010	32147	\$1,301.95	TTLAO, LLC
Tax Deed	2011	32147	\$1,162.63	TTLAO, LLC
Tax Deed	2012	32147	\$1,243.85	TTLAO, LLC
Certificate	2013	4592	\$1,536.22	URALLI EMRE
Certificate	2014	4394	\$1,760.77	US BANK AS CUST FOR MAGNOLIA TC 15, LLC

This Report is not a Legal Opinion of Title and should not be construed as dealing with the Quality of Title used as a Certified Abstract of Title, Title Insurance Commitment or Title Insurance Policy. Under Florida Statutes Chapter 197. Furthermore no Liability is assumed by PPMS, Inc for any liens and or judgments not filed in the Official Records of Broward County, Florida. PPMS, Inc. should only be liable for the amount of loss suffered by the Broward County Revenue Collection Division, as a result of legal matters filed against them, where such loss is determined to be from PPMS, Inc's errors and omissions in performing its contractual responsibilities to the Broward County Revenue Collection Division, or for any refilling of fees that are required to bring subject property to sale.

BY: *Mitch Wilson*  
Authorized Signature

\*\*\*\* FILED: BROWARD COUNTY, FL Howard C. Forman, CLERK 6/2/2015 4:14:22 PM.\*\*\*\*

**In the Circuit Court of the Seventeenth Judicial Circuit  
In and for Broward County, Florida**

LIGHTHOUSE POINT PLAZA CONDOMINIUM APARTMENTS, INC  
Plaintiff  
VS.  
LENTINO, JOSEPH M.  
Defendant

CACE-14-017326  
Division: 12

**Certificate of Title**

The undersigned, Howard C. Forman, Clerk of the Court, certifies that he executed and filed a certificate of sale in this action on May 21, 2015, for the property described herein and that no objections to the sale have been filed within the time allowed for filing objections.

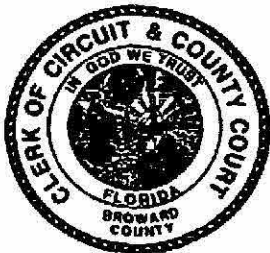
The following property in Broward County, Florida:

**Condominium Apartment No. 234 of Lighthouse Point Plaza  
Condominium, according to the declaration Condominium, thereof,  
recorded in Official Records Book 4231, Page 659 of the Public  
Records of Broward County, Florida, together with its undivided  
share in the common elements, and all amendments thereto.**

**A/K/A 4502 N. Federal Highway, #234D  
Lighthouse Point, Florida 33064**

Was sold to: LIGHTHOUSE POINT PLAZA CONDOMINIUM APARTMENTS, INC  
C/O SHENDELL & ASSOCIATES, P.A. 5340 N Federal Highway, Suite 201 Lighthouse Point, FL, 33064

Witness my hand and the seal of this court on June 02, 2015.



Howard C. Forman, Clerk of Circuit Courts  
Broward County, Florida

Total consideration: \$200.00  
Doc Stamps: \$1.40



RETURN TO:  
UNIVERSAL TITLE INSURORS, INC  
2720 N UNIVERSITY DRIVE  
SUNRISE, FL 33322

WILL CALL  
Tri County Courier  
For Universal Title



98-672412 T#002  
11-19-98 02:05PM

PREPARED BY JOSE LOPEZ AND  
RECORDING REQUESTED BY AND  
WHEN RECORDED, MAIL TO  
ATTN: QUALITY ASSURANCE  
3347 MICHELSON DRIVE,  
SUITE 300  
IRVINE, CALIFORNIA 92612  
Loan Number FL012363

\$ 155.05  
DOCU. STAMPS-MTGE

\$ 88.50  
INTANGIBLE TAX

RECVD. BROWARD CNTY

Application #

COUNTY ADMIN.

SPACE ABOVE THIS LINE FOR RECORDING DATA

# MORTGAGE

BK29005PG1808

THIS MORTGAGE ("Security Instrument") is made on NOVEMBER 4, 1998

Mortgagor JOSEPH M. LENTINO, A SINGLE MAN

The Security Instrument is given to ONE STOP MORTGAGE, INC., A WYOMING CORPORATION

("Borrower")

which is organized and existing under the laws of the state of WYOMING, as mortgagee,  
address is 3347 MICHELSON DRIVE, SUITE 300, IRVINE, CALIFORNIA 92612, and whose

Borrower owes Lender the principal sum of FORTY FOUR THOUSAND TWO HUNDRED FIFTY AND 00/100 ("Lender")

Dollars (U S \$ 44,250.00 ) This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on DECEMBER 1, 2028 This Security Instrument secures to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note, (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument, and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in BROWARD County, Florida

*J.M.L.*

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*eeh*

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

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which has the address of 4502 NORTH FEDERAL HIGHWAY #234-D, LIGHTHOUSE POINT, FLORIDA 33064 ("Property Address"),

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property All replacements and additions shall also be covered by this Security Instrument All of the foregoing is referred to in this Security Instrument as the "Property"

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record

COVENANTS. Borrower and Lender covenant and agree as follows

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property, (b) yearly leasehold payments or ground rents on the Property, if any, (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any, and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums These items are called "Escrow Items" Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974, as amended from time to time, 12 U S C § 2601 et seq ("RESPA"), unless another law that applies to the Funds sets a lesser amount If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank Lender shall apply the Funds to pay the Escrow Items Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made The Funds are pledged as additional security for all sums secured by this Security Instrument

*J.M.L.*

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2, third, to interest due, fourth, to principal due, and last, to any late charges due under the Note.

**4. Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Security Instrument, including Borrower's covenants to make payments when due. Any default by Borrower under any such mortgage, deed of trust or other security agreement shall be a default under this Security Instrument and the Note. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or, if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph 4. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, any insurance proceeds shall be applied first to reimburse Lender for costs and expenses incurred in connection with obtaining any such insurance proceeds, and then, at Lender's option, in such order and proportion as it may determine in its sole and absolute discretion, and regardless of any impairment of security or lack thereof: (i) to the sums secured by this Security Instrument, whether or not then due, and to such components thereof as a Lender may determine in its sole and absolute discretion, and/or (ii) to Borrower to pay the costs and expenses of necessary repairs or restoration of the Property to a condition satisfactory to Lender. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, Lender may collect the insurance proceeds. Lender may, in its sole and absolute discretion, and regardless of any impairment of security or lack thereof, use the proceeds to repair or restore the Property or to pay the sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

If Borrower obtains earthquake insurance, any other hazard insurance, or any other insurance on the Property and such insurance is not specifically required by Lender, then such insurance shall (i) name Lender as loss payee thereunder and (ii) be subject to the provisions of this paragraph 5.



**6. Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest.

Borrower shall, at Borrower's own expense, appear in and defend any action or proceeding purporting to affect the Property or any portion thereof or Borrower's title thereto, the validity or priority of the lien created by this Security Instrument, or the rights or powers of Lender with respect to this Security Instrument or the Property. All causes of action of Borrower, whether accrued before or after the date of this Security Instrument, for damage or injury to the Property or any part thereof, or in connection with any transaction financed in whole or in part by the proceeds of the Note or any other note secured by this Security Instrument by Lender, or in connection with or affecting the Property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact, are, at Lender's option, assigned to Lender, and the proceeds thereof shall be paid directly to Lender who, after deducting therefrom all its expenses, including reasonable attorneys' fees, may apply such proceeds to the sums secured by this Security Instrument or to any deficiency under this Security Instrument or may release any monies so received by it or any part thereof, as Lender may elect. Lender may, at its option, appear in and prosecute in its own name any action or proceeding to enforce any such cause of action and may make any compromise or settlement thereof. Borrower agrees to execute such further assignments and any other instruments as from time to time may be necessary to effectuate the foregoing provisions and as Lender shall request.

Borrower shall also be in default if during the loan application process, Borrower gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender is not required to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate in effect from time to time and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

*J. M. L.*

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender Lender may apply, use or release the condemnation proceeds in the same manner as provided in paragraph 5 hereof with respect to insurance proceeds

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 Borrower's covenants and agreements shall be joint and several Any Borrower who co-signs this Security Instrument but does not execute the Note (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph 14

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision To this end the provisions of this Security Instrument and the Note are declared to be severable

16. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and this Security Instrument

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument

*J. M. L.*

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**18. Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred, (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. The holder of the Note and this Security Instrument shall be deemed to be the Lender hereunder. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

**20. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Borrower shall be solely responsible for, shall indemnify, defend and hold harmless Lender, its directors, officers, employees, attorneys, agents, and their respective successors and assigns, from and against any and all claims, demands, causes of action, loss, damage, cost (including actual attorneys' fees and court costs and costs of any required or necessary repair, cleanup or detoxification of the Property and the preparation and implementation of any closure, abatement, containment, remedial or other required plan), expenses and liability directly or indirectly arising out of or attributable to (a) the use, generation, storage, release, threatened release, discharge, disposal, abatement or presence of Hazardous Substances on, under or about the Property, (b) the transport to or from the Property of any Hazardous Substances, (c) the violation of any Hazardous Substances law, and (d) any Hazardous Substances claims.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 17 and 39 unless applicable law provides otherwise). The notice shall specify (a) the default, (b) the action required to cure the default, (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured, and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale.

*J.M.L.*



of the Property The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower Borrower shall pay any recordation costs

23. **Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court

24. **Request for Notices.** Borrower requests that copies of the notices of default and sale be sent to Borrower's address which is the Property Address

25. **Statement of Obligation Fee.** Lender may collect a fee in an amount not to exceed the maximum amount as may from time to time be allowed by law for furnishing any statement of obligation or any other statement or demand regarding the condition of or balance owing under the Note or secured by this Security Instrument

26. **No Adjustment to Interest Rate or Monthly Payment.** The Note contains provisions which provide for the interest rate and the amount of the monthly payment of principal and interest to be fixed to maturity These provisions are incorporated herein by this reference

27. **Offsets.** No indebtedness secured by this Security Instrument shall be deemed to have been offset or to be offset or compensated by all or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower (or, subject to paragraph 17 of this Security Instrument, any successor to Borrower) now or hereafter may have or may claim to have against Lender

28. **Misrepresentation and Nondisclosure.** Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the Note or notes which this Security Instrument secures In the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender, at its option and without prior notice or demand, shall have the right to declare the indebtedness secured by this Security Instrument, irrespective of the maturity date specified in the Note or notes secured by this Security Instrument, immediately due and payable

29. **Time is of the Essence.** Time is of the essence in the performance of each provision of this Security Instrument

30. **Waiver of Statute of Limitations.** The pleading of the statute of limitations as a defense to enforcement of this Security Instrument, or any and all obligations referred to herein or secured hereby, is hereby waived to the fullest extent permitted by law

31. **Modification.** This Security Instrument may be modified or amended only by an agreement in writing signed by Borrower and Lender

32. **Captions.** The captions and headings at the beginning of each paragraph of this Security Instrument are for the convenience of reference only and will not be used in the interpretation of any provisions of this Security Instrument

33. **Construction of the Security Instrument.** Borrower and Lender agree that this Security Instrument shall be interpreted in a fair, equal and neutral manner as to each of the parties

34. **Miscellaneous.** When used in this Security Instrument, the terms "include" or "including" shall mean without limitation by reason of enumeration In this Security Instrument, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural

35. **Reimbursement.** To the extent permitted by applicable law, Borrower shall reimburse Lender for any and all costs, fees and expenses which Lender may incur, expend or sustain in the performance of any act required or permitted hereunder or by law or in equity or otherwise arising out of or in connection with this Security Instrument, the Note, any other note secured by this Security Instrument or any other instrument executed by Borrower in connection with the Note or this Security Instrument To the extent permitted by applicable law, Borrower shall pay to Lender its fees in connection with Lender providing documents or services arising out of or in connection with this Security Instrument, the Note, any other note secured by this Security Instrument or any other instrument executed by Borrower in connection with the Note or this Security Instrument

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**36. Clerical Error.** In the event Lender at any time discovers that the Note, any other note secured by this Security Instrument, this Security Instrument, or any other document or instrument executed in connection with this Security Instrument, the Note or any other note secured by this Security Instrument contains an error that was caused by a clerical mistake, calculation error, computer malfunction, printing error or similar error, Borrower agrees, upon notice from Lender, to re-execute any documents that are necessary to correct any such error(s) Borrower further agrees that Lender will not be liable to Borrower for any damages incurred by Borrower that are directly or indirectly caused by any such error

**37. Lost, Stolen, Destroyed or Mutilated Security Instrument and Other Documents.** In the event of the loss, theft or destruction of the Note, any other note secured by this Security Instrument, this Security Instrument or any other documents or instruments executed in connection with this Security Instrument, the Note or any other note secured by this Security Instrument (collectively, the "Loan Documents"), upon Borrower's receipt of an indemnification executed in favor of Borrower by Lender, or, in the event of the mutilation of any of the Loan Documents, upon Lender's surrender to Borrower of the mutilated Loan Document, Borrower shall execute and deliver to Lender a Loan Document in form and content identical to, and to serve as a replacement of, the lost, stolen, destroyed, or mutilated Loan Document and such replacement shall have the same force and effect as the lost, stolen, destroyed, or mutilated Loan Documents, and may be treated for all purposes as the original copy of such Loan Document

**38. Assignment of Rents.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property Borrower shall have the right to collect and retain the rents of the Property as they become due and payable provided Lender has not exercised its rights to require immediate payment in full of the sums secured by this Security Instrument and Borrower has not abandoned the Property

**39. Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 21 of this Security Instrument

If this box is checked, the following paragraph 40 is agreed to by Borrower

**40. Owner-Occupancy of Security Property.** In order to induce Lender to make the loan secured by this Security Instrument, Borrower has represented to Lender that the Property will be occupied by Borrower within sixty (60) days following recordation of this Security Instrument and during the twelve (12) month period immediately following recordation of this Security Instrument as Borrower's primary residence Borrower acknowledges (a) that Lender would not have agreed to make the loan evidenced by the Note or notes secured by this Security Instrument if the Property were not to be owner-occupied, and (b) that the interest rate set forth on the face of the Note and other terms of the loan were determined as a result of Borrower's representation that the Property would be owner-occupied Borrower further acknowledges that, among other things (i) purchasers of loans (including agencies, associations and corporations created by the federal and state governments for the purchase of loans) typically require that properties securing loans acquired by such purchasers be owner-occupied, and will reject for purchase loans for which security properties are not owner-occupied, (ii) Lender's ability to sell a loan or an interest in a loan (which it often does in the ordinary course of business) will thereby be impaired where a security property is not owner-occupied, (iii) the risks involved and the costs of holding and administering a loan are often higher in the case of a loan in which the security property is not owner-occupied, and (iv) if and when Lender makes a loan on the security of non-owner occupied property, Lender typically makes such a loan on terms different from those of loans secured by owner-occupied properties Accordingly, in the event that (a) within sixty (60) days following recordation of this Security Instrument the Property is not occupied by Borrower as Borrower's primary residence, or (b) Borrower does not continuously live in the Property for at least twelve (12) months immediately following recordation of this Security Instrument, Lender may declare all sums secured by this Security Instrument to be immediately due and payable The rights of Lender hereunder shall be in addition to any rights of Lender under this Security Instrument or allowed by law

Borrower's Initials J.M.L.



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41. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if they were a part of this Security Instrument

[Check applicable box(es)]

- Planned Unit Development Rider
- Rider A
- Assumption Rider
- Condominium Rider
- Rider B
- 1-4 Family Rider
- Rider C

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it

Witnesses

John F. Zamparelli Sr  
John F. ZAMPARELLI Sr

Michael A. Lucia  
MICHAEL A. LUCIA

Joseph M. Lentino (Seal)  
 -Borrower

JOSEPH M. LENTINO  
4502 N. Federal Highway #234-D  
Lighthouse Point, FL 33064 (Seal)  
 -Borrower

\_\_\_\_\_ (Seal)  
 -Borrower

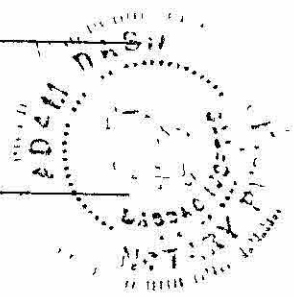
\_\_\_\_\_ (Seal)  
 -Borrower

\_\_\_\_\_(Space Below This Line Reserved For Acknowledgment)\_\_\_\_\_

STATE OF MASSACHUSETTS , COUNTY ss: Middlesex

The foregoing instrument was acknowledged before me this NOV 4, 1998 by JOSEPH M. LENTINO, who is personally known to me or who has produced MASSACHUSETTS Drivers License as identification.

Adam Dash  
 Notary Public Adam Dash  
 My commission expires 4/1/99



Name Typed or Printed

Loan No FL012363

**Property Address**

4502 NORTH FEDERAL HIGHWAY #234-D  
LIGHTHOUSE POINT, FLORIDA 33064

**Exhibit "A"**

**Legal Description**

Apartment No. 234 of LIGHTHOUSE POINT PLAZA CONDOMINIUM APARTMENTS, according to the Declaration thereof, dated February 12, 1970, and recorded in Official Records Book 4231, at Page 659 of Public Records of Broward County, Florida.

*J. M. L.*



**CONDOMINIUM RIDER** Loan No. FL012363

THIS CONDOMINIUM RIDER is made this 4<sup>th</sup> day of NOVEMBER, 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ONE STOP MORTGAGE, INC., A WYOMING CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at

4502 NORTH FEDERAL HIGHWAY #234-D, LIGHTHOUSE POINT, FLORIDA 33064

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as

LIGHTHOUSE POINT PLAZA

[Name of Condominium Project]

(the "Condominium Project") If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest

**CONDOMINIUM COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows

**A. Condominium Obligations.** Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the (i) Declaration or any other document which creates the Condominium Project, (ii) by-laws, (iii) code of regulations, and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage", then

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property, and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy

**MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 9/90**

Laser Forms Inc (800) 446-3555  
#LF13140 11/94

Page 1 of 2

Initials

*J. M. L.*

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain,

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender,

(iii) termination of professional management and assumption of self-management of the Owners Association, or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender

**F. Remedies.** If Borrower does not pay condominium dues and assessments when due, then Lender may pay them Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider

*Joseph M. Lentino*  
\_\_\_\_\_  
JOSEPH M. LENTINO (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower



BK 29005PG 1820

# 1-4 FAMILY RIDER

(Assignment of Rents) Loan Number FL012363

THIS 1-4 FAMILY RIDER is made this 4th day of NOVEMBER 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ONE STOP MORTGAGE, INC., A WYOMING CORPORATION

(the "Lender")  
of the same date and covering the property described in the Security Instrument and located at 4502 NORTH FEDERAL HIGHWAY #234-D, LIGHTHOUSE POINT, FLORIDA 33064  
[Property Address]

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows

**A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property"

**B. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property

**C. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission

**D. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5

**E. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted

**F. BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect

**G. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold

**H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant

*J. M. L.*

to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only

If Lender gives notice of breach to Borrower (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument, (ii) Lender shall be entitled to collect and receive all of the Rents of the Property, (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant, (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument, (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received, and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full

**I. CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider

<i>Joseph M. Lentino</i> _____ JOSEPH M. LENTINO	(Seal) Borrower	_____	(Seal) Borrower
_____	(Seal) Borrower	_____	(Seal) Borrower
_____	(Seal) Borrower	_____	(Seal) Borrower

RECORDING REQUESTED BY, AND  
WHEN RECORDED MAIL TO  
ATTN: QUALITY ASSURANCE  
3347 MICHELSON DRIVE,  
SUITE 300  
IRVINE, CALIFORNIA 92612

Loan No FL012363  
Application No

(Space above this line for Recorder's use)

**ASSUMPTION RIDER**

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE LENDER'S PRIOR APPROVAL.**

THIS ASSUMPTION RIDER (the "Assumption Rider") is made this 4th day of  
NOVEMBER 1998, and is incorporated into and shall be deemed to  
amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of  
the same date given by JOSEPH M LENTINO

(**"Borrower"**),  
in favor of ONE STOP MORTGAGE, INC., A WYOMING CORPORATION

(**"Lender"**),  
to secure repayment of that certain promissory note (the "Note") of the same date executed by  
Borrower in favor of Lender and covering the property described in the Security Instrument and  
located at

4502 NORTH FEDERAL HIGHWAY #234-D, LIGHTHOUSE POINT, FLORIDA 33064  
[Property Address]

To the extent that the provisions of this Assumption Rider are inconsistent with the provisions  
of the Security Instrument, the provisions of this Assumption Rider shall prevail over and shall  
supersede any such inconsistent provisions of the Security Instrument Capitalized terms used herein  
and not otherwise defined herein shall have the meanings specified in the Security Instrument

**ADDITIONAL COVENANTS** For value received, the receipt and sufficiency of which are  
hereby acknowledged, Borrower and Lender, in addition to the covenants and agreements made in the  
Security Instrument, further covenant and agree as follows

**ASSUMPTION** Notwithstanding anything in the Security Instrument to the contrary, Lender  
shall permit the one-time assumption of all of Borrower's liabilities and obligations under the Security  
Instrument, the Note and all of the other Loan Documents in connection with Borrower's sale or  
other transfer of the Property to a purchaser or other transferee (the "Transferee"), subject to the  
fulfillment of each of the following conditions

- (a) Borrower is not in default under the terms of the Security Instrument, the Note or any of  
the other Loan Documents at the time of the assumption,

**ASSUMPTION RIDER**

Document Systems Inc (800) 649-1362

Page 1 of 2

Borrower Initials

*J. M. L.*



- (b) Transferee shall complete an assumption application in such form, and shall provide such information and documentation, as Lender or its authorized agent may require,
- (c) Transferee shall pay to Lender or its authorized agent, upon the submission of Transferee's assumption application, a processing fee of U S \$ 250 00 , for processing the assumption application and determining Transferee's acceptability,
- (d) Lender or its authorized agent determines, in its sole discretion, that Transferee's creditworthiness is acceptable,
- (e) Lender or its authorized agent determines that Lender's security with respect to the Security Instrument, the Note and all of the other Loan Documents will not be impaired by the assumption, and that the risk of a breach of any covenant or agreement in the Security Instrument, the Note or any of the other Loan Documents is acceptable,
- (f) Transferee shall execute an assumption agreement in such form as Lender or its authorized agent may require, which assumption agreement shall provide, among other things, for the assumption by the Transferee of all of the liabilities and obligations of the Borrower under the terms of the Security Instrument, the Note and all of the other Loan Documents, and for interest on the sums secured by the Security Instrument at such rates and on such terms as Lender or its authorized agent may require,
- (g) Transferee shall pay to Lender or its authorized agent an assumption fee of ONE AND 000/1000 percent ( 1.000 %) of the outstanding principal balance of the Note as of the date of the assumption, and
- (h) Lender obtains all required third party approvals and consents to Transferee's assumption and otherwise determines, in its reasonable discretion, that such assumption is appropriate

Except as expressly modified by this Assumption Rider, all of the provisions of the Security Instrument, the Note and all of the other Loan Documents shall remain in full force and effect in accordance with the terms thereof

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Assumption Rider

Joseph M. Lentino  
 Borrower  
 JOSEPH M. LENTINO

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Borrower

Space below this line for Acknowledgment

Borrower Initials J. M. L.

INSTR # 100361611  
OR BK 30620 PG 1309  
RECORDED 06/27/2000 09:02 AM  
COMMISSION  
BROWARD COUNTY  
DEPUTY CLERK 1050

ATTN: QUALITY ASSURANCE

When recorded mail to:  
**InterLink Mortgage Services**  
9121 Oakdale Ave., Ste. 100  
Chatsworth, CA 91311

Order #:  
Escrow #:

Application #:

SPACE ABOVE THIS LINE FOR RECORDING DATA

7002552102 #3 Assignment of Mortgage

FOR VALUE RECEIVED, the undersigned ("Assignor") does hereby grant, bargain, sell, assign, transfer and set over to AAMES CAPITAL CORPORATION, A CALIFORNIA CORPORATION

all of its right, title and interest in and to the property covered by that certain Mortgage dated 11/04/98 ,  
executed and given by JOSEPH M. LENTINO , A SINGLE MAN

, as mortgagor,  
to ONE STOP MORTGAGE, INC., A WYOMING CORPORATION

, as mortgagee,  
and recorded as Official Records (Book 29005 , Page 1808 ) in the public records of  
BROWARD County,

State of Florida, describing the land herein as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS  
EXHIBIT "A". Ins. 98-672412 11/19/98

Property Address: 4502 North Federal Highway #234-D  
Lighthouse Point, FL 33064

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

3

ONE STOP MORTGAGE, INC., A WYOMING CORPORATION

*[Handwritten Signature]*  
DANA LANTRY  
VICE PRESIDENT,

77

OR BK 30620 PG 1310

DATE **NOV 11 1998**  
STATE OF CALIFORNIA  
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this day by

**DANA LANTRY**

of **ONE STOP MORTGAGE, INC.**

a **WYOMING**  
corporation, on behalf of the corporation. He/She is personally known to me or has produced  
as identification and did/did not take an oath.

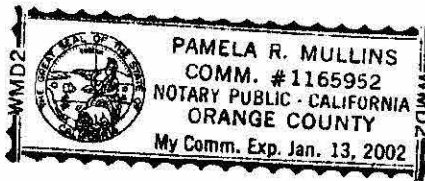
**A DRIVER'S LICENSE**

WITNESS my hand and official seal.

Signature

*[Handwritten Signature: Pamela R. Mullins]*

(Seal)



This instrument prepared by: **ONE STOP MORTGAGE, INC.**  
3347 MICHELSON DRIVE SUITE 300, IRVINE, CALIFORNIA, 92612



Loan No.: FL012363

Property Address:

4502 NORTH FEDERAL HIGHWAY #234-D  
LIGHTHOUSE POINT, FLORIDA 33064

Exhibit "A"

Legal Description

Apartment No. 234 of LIGHTHOUSE POINT PLAZA CONDOMINIUM APARTMENTS, according to the Declaration thereof, dated February 12, 1970, and recorded in Official Records Book 4231, at Page 659 of Public Records of Broward County, Florida.

OR BK 30620 PG 1311

*J. M. L.*



ATTN: QUALITY ASSURANCE

**When recorded mail to:**  
**InterLink Mortgage Services**  
9121 Oakdale Ave., Ste. 100  
Chatsworth, CA 91311

**INSTR # 100361612**  
**OR BK 30620 PG 1312**  
RECORDED 06/27/2000 09:02 AM  
COMMISSION  
BROWARD COUNTY  
DEPUTY CLERK 1050

Order #:  
Escrow #:

Application #:

SPACE ABOVE THIS LINE FOR RECORDING DATA

7002552102A#3

### Assignment of Mortgage

FOR VALUE RECEIVED, the undersigned ("Assignor") does hereby grant, bargain, sell, assign, transfer and set over to **Nations Credit Home Equity Services Corporation** 405 West Loop 820 South, Ste. 110

all of its right, title and interest in and to the property covered by that certain Mortgage dated **11/04/98**, executed and given by **JOSEPH M. LENTINO, A SINGLE MAN #44,250.00**, as mortgagor,

to **ONE STOP MORTGAGE, INC., A WYOMING CORPORATION**

and recorded as Official Records (Book **29005**, Page **1808**) in the public records of **BROWARD** County,

State of Florida, describing the land herein as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

Recorded on 11-19-98  
Instrument: 98-672412

Property Address: 4502 North Federal Highway #234-D  
Lighthouse point, FL 33064

**TOGETHER** with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

3

7002552102

AAMES CAPITAL CORPORATION, A CALIFORNIA CORPORATION

*[Handwritten Signature]*  
\_\_\_\_\_  
DANA LANTRY, AUTHORIZED AGENT  
\_\_\_\_\_

OR BK 30620 PG 1313

DATE NOV 11 1998  
STATE OF CALIFORNIA  
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this day by DANA LANTRY

of AAMES CAPITAL CORP.

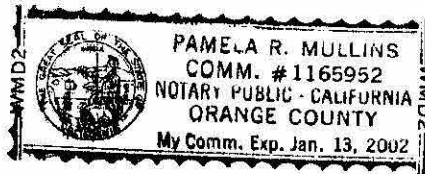
a CALIFORNIA  
corporation, on behalf of the corporation. He/She is personally known to me or has produced  
as identification and did/did not take an oath.

A DRIVER'S LICENSE

WITNESS my hand and official seal.

Signature *Pamela R. Mullins*  
PAMELA R. MULLINS

(Seal)



This instrument prepared by: ONE STOP MORTGAGE, INC.  
3347 MICHELSON DRIVE SUITE 300, IRVINE, CALIFORNIA, 92612



Loan No.: FL012363

Property Address:

4502 NORTH FEDERAL HIGHWAY #234-D  
LIGHTHOUSE POINT, FLORIDA 33064

**Exhibit "A"**

**Legal Description**

Apartment No. 234 of LIGHTHOUSE POINT PLAZA CONDOMINIUM APARTMENTS, according to the Declaration thereof, dated February 12, 1970, and recorded in Official Records Book 4231, at Page 659 of Public Records of Broward County, Florida.

OR BK 30620 PG 1314

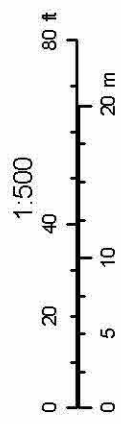
*J. M. L.*

Property Id: 484318AH0970



November 15, 2015

-  Parcels
-  Parcels



FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA

**DATE: February 1, 2016**

**PROPERTY ID # 484318-AH-0970 (TD # 32147)**

# WARNING

PROPERTY IN WHICH YOU ARE INTERESTED IS LISTED IN THE ENCLOSED NOTICE

**AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 4502 N FEDERAL HIGHWAY #234D, LIGHTHOUSE POINT, FL 33064 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD IT CAN NOT BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW PLEASE CALL FOR MORE INFORMATION.**

**FLA. STATUTES REQUIRE US TO NOTIFY ALL PROPERTY OWNERS WHO LIVE AROUND THE PROPERTY THAT'S GOING UP FOR SALE. IF YOU DO NOT OWN OR HAVE LEGAL INTEREST IN THIS PROPERTY, PLEASE DISREGARD THIS LETTER.**

**PAYMENT MUST BE MADE IN CASH, MONEY ORDER OR CASHIER'S CHECK; PERSONAL OR BUSINESS CHECKS ARE NOT ACCEPTED.**

**AMOUNT NECESSARY TO REDEEM: (See amount below)**

**MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR**

**\* Amount due if paid by February 29, 2016 .....\$ 6,887.06**

**Or**

**\* Amount due if paid by March 15, 2016 .....\$ 6,959.08**

**\*AMOUNTS DUE MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE PRIOR TO SUBMITTING PAYMENT FOR REDEMPTION.**

**THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON MARCH 16, 2016 UNLESS THE BACK TAXES ARE PAID.**

**TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORD, TAXES & TREASURY DIVISION, TAX DEED SECTION, 115 S. ANDREWS AVENUE ROOM #A-100, FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374**

**FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT  
[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)**



7015 0640 0006 7151 6551

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<input type="checkbox"/> Certified Mail Restricted Delivery	\$ _____
<input type="checkbox"/> Adult Signature Required	\$ _____
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ _____

Postmark  
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Postage	
\$	
<b>Total Postage and Fees</b>	
\$	

**TD 32147 MARCH 2016 WARNING**

**CITY OF LIGHTHOUSE POINT  
2200 NE 38 ST  
LIGHTHOUSE POINT FL 33064**

Sent To	
Street and Apt. No.	
City, State, ZIP+4	

7015 0640 0006 7151 6568

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Certified Mail Fee	\$
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
Here

Postage	\$
Total Postage and Fees	\$

TD 32147 MARCH 2016 WARNING

Sent To
Street and Apt. No.
City, State, ZIP+4

URALLI EMRE  
315 LAKELAND AVENUE  
GROSSE POINTE, MI 48230

7015 0640 0006 7151 6575

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<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

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Postage  
\$  
Total Postage \$

TD 32147 MARCH 2016 WARNING

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Street and Apt. #  
City, State, ZIP+

US BANK AS CUST FOR  
MAGNOLIA TC 15, LLC  
P.O. BOX 645378  
CINCINNATI, OH 45264-5290

7015 0640 0006 7151 6582

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Certified Mail Fee	\$
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$
Postage	\$
Total Postage at	\$
Sent To	
Street and Apt. #	
City, State, ZIP+	

Postmark  
Here

**TD 32147 MARCH 2016 WARNING**

**LIGHTHOUSE POINT PLAZA CONDO  
APTS INC%SHENDELL & ASSOC PA  
4502 N FEDERAL HIGHWAY 234D  
LIGHTHOUSE POINT, FL 33064**



7015 0640 0006 7151 6599

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Certified Mail Fee

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Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$ \_\_\_\_\_
- Return Receipt (electronic) \$ \_\_\_\_\_
- Certified Mail Restricted Delivery \$ \_\_\_\_\_
- Adult Signature Required \$ \_\_\_\_\_
- Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postmark  
Here

Postage

\$ \_\_\_\_\_

TD 32147 MARCH 2016 WARNING

Total Postage and Fees \$ \_\_\_\_\_

Sent To

LIGHTHOUSE POINT PLAZA CONDO  
APTS INC%SHENDELL & ASSOC PA  
5340 N FEDERAL HWY # 201  
LIGHTHOUSE, POINT FL 33064

Street and Apt. No.

City, State, ZIP+4

7015 0640 0000 0490 9000 7151 6605

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Certified Mail Fee

\$ \_\_\_\_\_

Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$ \_\_\_\_\_
- Return Receipt (electronic) \$ \_\_\_\_\_
- Certified Mail Restricted Delivery \$ \_\_\_\_\_
- Adult Signature Required \$ \_\_\_\_\_
- Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postmark  
Here

Postage

\$ \_\_\_\_\_

**Total Postage**

\$ \_\_\_\_\_

Sent To

Street and Apt.

City, State, ZIP

**TD 32147 MARCH 2016 WARNING**

**ONE STOP MORTGAGE, INC**  
**3347 MICHELSON DRIVE, STE 300**  
**IRVINE, CA 92612**

7015 0640 0006 7151 6612

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OFFICIAL USE

Certified Mail Fee	\$
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
Here

Postage

\$

Total Postage and

\$

TD 32147 MARCH 2016 WARNING

Sent To

Street and Apt. No.

City, State, ZIP+4

NATIONS CREDIT HOME EQUITY  
SERVICES CORPORATION  
405 WEST LOOP 820 SOUTH STE 110  
FORT WORTH, TX 76108

7015 0640 0006 7151 6629

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OFFICIAL USE

Certified Mail Fee	\$
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$
Postage	\$

Postmark  
Here

Total Postage and

TD 32147 MARCH 2016 WARNING

Sent To

LIGHTHOUSE POINT PLAZA  
CONDOMINIUM APARTMENTS, INC.  
4502 N FEDERAL HWY  
LIGHTHOUSE POINT, FL 33064

Street and Apt. No.

City, State, ZIP+4



7015 0640 0000 7121 9000 0490 5702

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OFFICIAL USE

Certified Mail Fee  
\$ \_\_\_\_\_

Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (hardcopy) \$ \_\_\_\_\_

Return Receipt (electronic) \$ \_\_\_\_\_

Certified Mail Restricted Delivery \$ \_\_\_\_\_

Adult Signature Required \$ \_\_\_\_\_

Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postmark  
Here

Postage  
\$ \_\_\_\_\_

Total Postage and  
\$ \_\_\_\_\_

Sent To  
Street and Apt. No.  
City, State, ZIP+4

TD 32147 MARCH 2016 WARNING  
LIGHTHOUSE POINT PLAZA  
CONDOMINIUM APARTMENTS, INC.  
C/O SWIFT MANAGEMENT  
1750 UNIVERSITY DR #205  
CORAL SPRINGS, FL 33071

U.S. Postal Service™  
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**OFFICIAL USE**

7015 0640 0006 7151 6643

Certified Mail Fee  
\$ \_\_\_\_\_

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$ _____
<input type="checkbox"/> Return Receipt (electronic)	\$ _____
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ _____
<input type="checkbox"/> Adult Signature Required	\$ _____
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ _____

Postmark  
Here

Postage  
\$ \_\_\_\_\_

Total Postage at \$ \_\_\_\_\_

**TD 32147 MARCH 2016 WARNING**  
**LIGHTHOUSE POINT PLAZA**  
**CONDOMINIUM APARTMENTS, INC.**  
**C/O Shendell, Larry, Esq.**  
**3650 N Federal Highway Suite 202**  
**Lighthouse Point, FL 33064**

Sent To \_\_\_\_\_  
Street and Apt. No. \_\_\_\_\_  
City, State, ZIP+4 \_\_\_\_\_

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**TD 32147 MARCH 2016 WARNING**

**CITY OF LIGHTHOUSE POINT  
2200 NE 38 ST  
LIGHTHOUSE POINT FL 33064**



9590 9401 0107 5225 9019 04

2. Article Number (Transfer from service label)

7015 0640 0006 7151 6551

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *William Barnett*

- Agent
- Addressee

B. Received by (Printed Name)

**BARNETT**

C. Date of Delivery

**2/6/16**

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

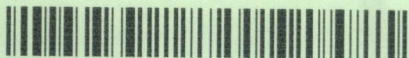
**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**TD 32147 MARCH 2016 WARNING**

**US BANK AS CUST FOR  
MAGNOLIA TC 15, LLC  
P.O. BOX 645378  
CINCINNATI, OH 45264-5290**



9590 9401 0107 5225 9018 81

2. Article Number (Transfer from service label)

7015 0640 0006 7151 6575

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?  Yes

If YES, enter delivery address below:  No

*Thomas Leibrich*  
CINCINNATI, OH 45264-5290  
**FEB 09 2016**  
USPS - 45234

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Domestic Return Receipt



**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**TD 32147 MARCH 2016 WARNING**

**LIGHTHOUSE POINT PLAZA CONDO  
 APTS INC%SHENDELL & ASSOC PA  
 5340 N FEDERAL HWY # 201  
 LIGHTHOUSE, POINT FL 33064**



9590 9401 0107 5225 9018 67

2. Article Number: 7015 0640 0006 7151 6599

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

*[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

*A. Milano*

C. Date of Delivery

*2/18*

D. Is delivery address different from item 1? If YES, enter delivery address below:

- Yes
- No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Insured Mail Restricted Delivery (over \$500)

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**TD 32147 MARCH 2016 WARNING**  
**LIGHTHOUSE POINT PLAZA**  
**CONDOMINIUM APARTMENTS, INC.**  
**C/O SWIFT MANAGEMENT**  
**1750 UNIVERSITY DR #205**  
**CORAL SPRINGS, FL 33071**



9590 9401 0107 5225 9020 24

2. Article Number (Transfer from service label)

7015 0640 0006 7151 6636

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *Laurette Singh*

- Agent
- Addressee

B. Received by (Printed Name)

*Laurette Singh*

C. Date of Delivery

*2/6/16*

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

(over \$500)