

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

Order Date:	04/27/2015	Folio Number:	494124-BL-0070
Internal Tax Deed Number:	35007	Parent Tract No:	NONE
Records Through	04/23/2015		
Updated Through	1/13/2016		

PROPERTY LOCATED IN BROWARD COUNTY DESCRIBED AS FOLLOWS:

Condominium Unit Q-107, the location of which is set out in the Declaration of Condominium and Exhibits annexed thereto dated June 8, 1971, in Official Records Book 4519, Page 587, of the Public Records of Broward County, Florida; the said Condominium unit being a part of the Condominium known as Quinsana Gardens, a Condominium located at 5181 West Oakland Park Boulevard, Lauderdale Lakes, FL 33313.

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

Applicant: HURLEY, JASON

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

O.R. Book 46999, Page 1131	QUINSANA GARDENS CONDOMINIUM INC
Quit Claim Deed	5181 W OAKLAND PARK BOULEVARD 107 LAUDERDALE LAKES, FLORIDA 33313

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

O.R. Book 43470, Page 685	MERS/Ivestaid Cororation
Mortgage	24315 Northwestern HWY Ste. 100 Southfield, MI 48075

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

QUINSANA GARDENS CONDOMINIUM INC
7100 W COMMERCIAL BLVD STE 107
LAUDERHILL FL 33319

NAME AND ADDRESS OF ESCROW AGENT: NONE

NAME AND ADDRESS OF TAX PAYING AGENT: NONE

APPLICATION FOR HOMESTEAD: NONE

GROSS ASSESSMENT: \$21,530.00

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	2011	35007	\$589.98	HURLEY, JASON
Tax Deed	2012	35007	\$654.01	HURLEY, JASON
Tax Deed	2013	35007	\$773.49	HURLEY, JASON
Certificate	2014	7257	\$844.93	CAPITAL ONE CLTRL ASSIGNEE OF FIG 2241, 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*

BY: *Antoinette Black*

Authorized Signature

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

NOTICE OF APPLICATION FOR TAX DEED NUMBER 35007

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: 494124-BL-0070
Certificate Number: 8746
Date of Issuance: 06/01/2012
Certificate Holder: HURLEY, JASON
Description of Property: QUINSANA GARDENS CONDO
UNIT 107

ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 4519, PAGE 587, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Name in which assessed: QUINSANA GARDENS CONDOMINIUM INC
Legal Titleholders: QUINSANA GARDENS CONDOMINIUM INC
7100 W COMMERCIAL BLVD STE 107
LAUDERHILL, FL 33319

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 15th day of June, 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 12th day of May, 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: 05/12/2016, 05/19/2016, 05/26/2016 & 06/02/2016
Minimum Bid: 5845.75

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

CERTIFICATE OF MAILING NOTICES

Tax Deed # 35007

STATE OF FLORIDA
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 2nd day of May 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:

CITY OF LAUDERDALE LAKES 4300 NW 36 ST LAUDERDALE LAKES FL 33319	CAPITAL ONE CLTRL ASSIGNEE OF FIG 2241, LLC PO BOX 54862 NEW ORLEANS, LA 70154-4862	QUINSANA GARDENS CONDOMINIUM INC 5181 W OAKLAND PARK BLVD 107 LAUDERDALE LAKES FL 33313
IVESTAID CORORATION 24315 NORTHWESTERN HWY STE. 100 SOUTHFIELD, MI 48075	QUINSANA GARDENS CONDOMINIUM INC C/O AMBASSADOR COMMUNITY MANAGEMENT 7100 W. COMMERCIAL BLVD. SUITE 107 LAUDERHILL, FL 33319	QUINSANA GARDENS CONDOMINIUM INC 7100 W COMMERCIAL BLVD STE 107 LAUDERHILL FL 33319
FRANKLIN CREDIT MANAGEMENT CORP 101 HUDSON ST 25 TH FLOOR JERSEY CITY NJ 07302		THE HUNTINGTON NATIONAL BANK TRUSTEE FOR FRANKLIN MORTGAGE ASSET TRUST 7 EASTON OVAL EAE 63 COLUMBUS OH 43219

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

BROWARD COUNTY CODE ENFORCEMENT PERMITTING LICENSING & PROTECTION DIVISION ATTN: DIANE JOHNSON GCW-1 NORTH UNIVERSITY DR PLANTATION, FL 33324	BROWARD COUNTY CODE & ZONING ENFORCEMENT SECTION PLANNING & REDEVELOPEMENT DIV. ENVIRONMENTAL PROTECTION & GROWTH MGMT DEPT ATTN: GORDON MILLER GCW - 1 NORTH UNIVERSITY DR, MAILBOX 302 PLANTATION, FL 33324	BROWARD COUNTY HIGHWAY CONSTRUCTION & ENGINEERING DIVISION, RIGHT OF WAY SECTION ATTN: FRANK J GUILIANO ONE N. UNIVERSITY DR., STE 300-B PLANTATION, FL 33324
BROWARD COUNTY WATER & WASTEWATER ATTN: RACHEL FLEURY-CHARLES 2555 W. COPANS RD POMPANO BEACH, FL 33069	BROWARD COUNTY PUBLIC WORKS DEPT REAL PROPERTY SECTION ATTN: MARIE HAMMOND 115 S ANDREWS AVE, ROOM 326 FORT LAUDERDALE FL 33301	BROWARD COUNTY SHERIFF'S DEPT. 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 2nd day of May 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

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

35007
NOTICE OF APPLICATION FOR TAX DEED
CERTIFICATE NUMBER: 8746

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

05/12/2016 05/19/2016 05/26/2016 06/02/2016

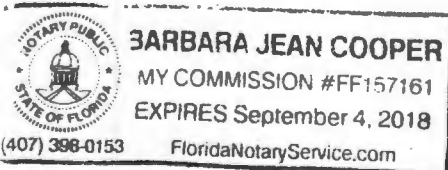
Affiant further says that the said Broward Daily Business Review is a newspaper published at Fort Lauderdale, in said Broward County, Florida and that the said newspaper has heretofore been continuously published in said Broward County, Florida each day (except Saturday, Sunday and Legal Holidays) and 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
2 day of JUNE, A.D. 2016

Barbara Jean Cooper

(SEAL)
G. WILLIAMS personally known to me

**BARBARA JEAN COOPER**
MY COMMISSION #FF157161
EXPIRES September 4, 2018
(407) 398-0153 FloridaNotaryService.com

**Board of
County Commissioners,
Broward County, Florida
Finance and Administrative
Services Department
RECORDS, TAXES & TREASURY
NOTICE OF APPLICATION
FOR TAX DEED NUMBER 35007**

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Property ID: 494124-BL-0070
Certificate Number: 8746
Date of Issuance: 06/01/2012
Certificate Holder:
HURLEY, JASON

Description of Property:
QUINSANA GARDENS CONDO
UNIT 107
ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 4519, PAGE 587, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Name in which assessed:
QUINSANA GARDENS
CONDOMINIUM INC
Legal Titleholders:
QUINSANA GARDENS
CONDOMINIUM INC
7100 W COMMERCIAL BLVD
STE 107
LAUDERHILL, FL 33319

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 15th day of June, 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.deedauction.net
*Pre-registration is required to bid.
Dated this 12th day of May, 2016.
Bertha Henry
County Administrator
RECORDS, TAXES, AND
TREASURY DIVISION

(Seal)
By: Dana F. Buker
Deputy
This Tax Deed is Subject to All

SEE ATTACHED

Existing Public Purpose Utility
and Government Easements. The
successful bidder is responsible to
pay any outstanding taxes.
Minimum Bid: 5845.75
401-314
5/12-19-26 6/2 16-20/0000098700B

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

DATE: May 2, 2016

PROPERTY ID # 494124-BL-0070 (TD # 35007)

WARNING

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

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 5181 W OAKLAND PARK BLVD 107 LAUDERDALE LAKES FL 33313 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 May 31, 2016\$ 3,840.30**

Or

*** Amount due if paid by June 14, 2016\$ 3,885.64**

***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 JUNE 15, 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

Assignment: 15776 Service Sheet # 10-021330

BROWARD CNTY, FL vs. QUINSANA GARDENS CONDOMINIUM INC
PLAINTIFF VS. DEFENDANT TD 35007 CASE
TAX SALE NOTICE COUNTY/BROWARD 6/15/2016 HEARING DATE
TYPE OF WRIT COURT

QUINSANA GARDENS CONDOMINIUM INC SERVE 5181 W. OAKLAND PARK BLVD #107
LAUDERDALE LAKES, FL 33313

Received this process on 5/11/16
Date 5/10/2016 at 1115 Time

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

Served
 Not Served - see comments
5/11/16 at 1115
Date Time

QUINSANA GARDENS CONDOMINIUM 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

1st attempt date/time: _____ 2nd attempt date/time: _____

POSTED COMMERCIAL: By attaching a true copy to a conspicuous place on the property in accordance with F.S. 48.183

1st attempt date/time: _____ 2nd attempt date/time: _____

OTHER RETURNS: See comments

COMMENTS: Posted on front door.

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

SCOTT J. ISRAEL, SHERIFF
BROWARD COUNTY, FLORIDA

BY: Scott J. Israel D.S.

FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
PROPERTY ID # 494124-BL-0070 (TD # 35007)

RECEIVED SHERIFF
2016 MAY 10 AM 8:31
BROWARD COUNTY, FLORIDA

WARNING

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

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 May 31, 2016\$ 3,840.30

Or

* Amount due if paid by June 14, 2016\$ 3,885.64

*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 JUNE 15, 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

PLEASE SERVE THIS ADDRESS OR LOCATION

**QUINSANA GARDENS CONDOMINIUM INC
5181 W OAKLAND PARK BLVD 107
LAUDERDALE LAKES FL 33313**

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

RETURN OF SERVICE

Assignment: 16776 ****SERVE A.S.A.P. - RETURN TO TAX NOTICE TRAY**** Service Sheet # 16-021337

BROWARD CNTY, FL vs. QUINSANA GARDENS CONDO. INC. PLAINTIFF VS. DEFENDANT TD 35007 CASE

TAX SALE NOTICE TYPE OF WRIT COUNTY/BROWARD COURT 6/15/2016 HEARING DATE

QUINSANA GARDENS CONDOMINIUM INC SERVE 7100 W. COMMERCIAL BLVD, SUITE #107
LAUDERHILL, FL 33310

Received this process on 5/10/2016 Date
Received 5/11/16 2:57 PM

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

Served
 Not Served - see comments
5/11/16 at 1300
Date Time

QUINSANA GARDENS CONDOMINIUM 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)
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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)
 - 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
1st attempt date/time: _____ 2nd attempt date/time: _____
- POSTED COMMERCIAL:** By attaching a true copy to a conspicuous place on the property in accordance with F.S. 48.183
1st attempt date/time: _____ 2nd attempt date/time: _____
- OTHER RETURNS:** See comments

COMMENTS: Posted on front door.

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

SCOTT J. ISRAEL, SHERIFF
BROWARD COUNTY, FLORIDA

BY: [Signature] D.S.

ORIGINAL

FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
PROPERTY ID # 494124-BL-0070 (TD # 35007)

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RECEIVED SHERIFF
2016 MAY 10 AM 8:31
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www.broward.org/recordstaxestreasury

PLEASE SERVE THIS ADDRESS OR LOCATION

**QUINSANA GARDENS CONDOMINIUM INC
7100 W COMMERCIAL BLVD STE 107
LAUDERHILL FL 33319**

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

W/C Tri-County for WC#163
Frank Weinberg & Black, P.L.
7805 S.W. 6th Court (5132*)
Plantation, FL 33324
13336003 Wendy S. Smith

This Instrument Prepared By
and Return To:
Steven B. Katz, Esquire
7805 S.W. 6th Court
Plantation, FL 33324
Property I.D.: 4941 24 BL 0070

QUIT CLAIM DEED

THIS QUIT CLAIM DEED, executed this 20th day of March, 2010 is by and between WENDY S. SMITH, a single woman, whose address is 5181 W. Oakland Park Blvd., Q-107, Lauderdale Lakes, Florida 33313, hereinafter "Grantor", and QUINSANA GARDENS CONDOMINIUM, INC., a Florida not-for-profit corporation, whose address is 7100 W. Commercial Blvd., Suite 107, Lauderhill, Florida 33319, hereinafter, "Grantee":

WITNESSETH that Grantor, for and in consideration of the sum of \$10.00, in hand paid by Grantee, the receipt whereof is hereby acknowledged does hereby remise, release and quit-claim unto Grantee forever, all the right, title, interest, claim and demand which the said Grantor has in and to the following described lot, piece of parcel of land, situate, lying and being in the County of Broward, State of Florida, to-wit:

Condominium Unit Q-107, the location of which is set out in the Declaration of Condominium and Exhibits annexed thereto, dated June 8, 1971, in the Official Records Book 4519, Page 587 of the Public Records of Broward County, Florida; the said condominium unit being a part of the Condominium known as Quinsana Gardens, a Condominium located at 5181 W. Oakland Park Blvd, Lauderdale Lakes, Florida, 33313.

The preparer of this instrument was neither furnished with, nor requested to review an abstract on the described property and therefore expresses no opinion as to condition of title.

TO HAVE AND TO HOLD, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the equity, to the only proper use, benefit and behoof of the Grantee forever.

IN WITNESS WHEREOF, the Grantor has signed and sealed these presents the day and year first above written.

Signed in presence of:

Wendy S. Smith
WENDY S. SMITH

Witnesses:

[Signature]
Ely Bacha
[Signature]
Martin Rose

STATE OF FLORIDA
COUNTY OF BROWARD

SWORN TO AND SUBSCRIBED before me this 22 day of March, 2010 by Wendy S. Smith, a single woman, who is personally known to me or has provided her Florida Driver's License # _____ as proof of her identity.

SEAL

Roseann Mordi
Notary Public - Florida
Commission # DD 605474
My Commission Expires October 16, 2010

[Signature]
Notary Public, State of Florida
My commission expires: 10/16/10

W/C Tri-County for WC#163
Frank, Weinberg & Black, P.L.
7805 S.W. 6th Court
Plantation, FL 33324

11996.000 Smith/Jean

3

This Instrument Prepared By:
SUZANNE MONTGOMERY

After Recording Return To:
INVESTAID CORPORATION
24315 NORTHWESTERN HWY STE. 100
SOUTHFIELD, MICHIGAN 48075
Loan Number: 070141949

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100244400000744835

THIS MORTGAGE is made this 17th day of JANUARY 2007, between the
Mortgagor, WENDY S SMITH, A SINGLE WOMAN (herein "Borrower"),
and the Mortgagee, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. INVESTAID CORPORATION, A MICHIGAN CORPORATION is organized and existing under the laws of MICHIGAN and has an address of 24315 NORTHWESTERN HWY STE. 100, SOUTHFIELD, MICHIGAN 48075 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 15,000.00 which indebtedness is evidenced by Borrower's note dated JANUARY 17, 2007 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 1, 2022

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with the interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of Broward, State of Florida:

W255 (16)

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N. : 494124BL0070

THIS SECURITY INSTRUMENT IS SUBORDINATE TO AN EXISTING FIRST LIEN(S) OF RECORD.

which has the address of 5181 OAKLAND PARK BLVD 107

Lauderdale Lakes, Florida 33313 (herein "Property Address")
[City] [Street] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or cancelling this Mortgage.

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills,

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unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings 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 the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; 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 Mortgage, including Borrower's covenants to make payments when due. 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 Mortgage, and leasehold payments or ground rents, if any.

5. Hazard 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations

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under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. 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 Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

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13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. 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 Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower

WSS

contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. **Assignment of Rents; Appointment of Receiver.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collections of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. **Attorneys' Fees.** As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

22. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify] PREPAYMENT RIDER

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**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed and acknowledges receipt of pages 1 through 7 of this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Wendy S. Smith

WENDY S SMITH (Seal) -Borrower
5181 OAKLAND PARK BLVD 107, (Seal) -Borrower
Lauderdale Lakes, Florida
33313

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Margaret V. Gonzalez

Margaret V. Gonzalez

Witness:

Kimberlee J. Charlton

Kimberlee J. Charlton

STATE OF FLORIDA,
COUNTY OF Broward

The foregoing instrument was acknowledged before me this 17th day of January, 2007
by WENDY S SMITH

who is personally known to me or who has produced Michigan driver's license
as identification.



Margaret Vega Gonzalez
Notary Public

OFFICIAL COPY

Exhibit A
Legal Description

Condominium Unit Q-107, the location of which is set out in the Declaration of Condominium and Exhibits annexed thereto dated June 8, 1971, in Official Records Book 4519, Page 587, of the Public Records of Broward County, Florida; the said Condominium unit being a part of the Condominium known as Quinsana Gardens, a Condominium located at 5181 West Oakland Park Boulevard, Lauderdale Lakes, FL 33313.

THIS IS NOT AN
OFFICIAL COPY

Loan Number: 070141949

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 17th day of JANUARY, 2007, 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 INVESTAID CORPORATION, A MICHIGAN CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5181OAKLAND PARK BLVD 107, Lauderdale Lakes, Florida 33313
(Property Address)

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

QUINSANA GARDENS CONDO
(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 one-twelfth 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.

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.

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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.

WSS

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


WENDY S SMITH (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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PREPAYMENT PENALTY RIDER

Loan Number: 070141949

Date: JANUARY 17, 2007

Borrower(s): WENDY S SMITH

THIS PREPAYMENT RIDER (the "Rider") is made this 17th day of JANUARY, 2007, 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 ("Borrower") to secure repayment of Borrower's promissory note (the "Note") in favor of INVESTAID CORPORATION

("Lender"). The Security Instrument encumbers the Property more specifically described in the Security Instrument and located at

5181 OAKLAND PARK BLVD 107, Lauderdale Lakes, Florida 33313
[Property Address]

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

A. PREPAYMENT CHARGE

The Note provides for the payment of a prepayment charge as follows:

. BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under the Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to those changes.

If the Note contains provisions for a variable interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase. If this Note provides for a variable interest rate or finance charge, and the interest rate or finance charge at any time exceeds the legal limit under which a Prepayment penalty is allowed, then the Note Holder's right to assess a Prepayment penalty will be determined under applicable law.

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If within THIRTY-SIX (36) months from the date of execution of the Security Instrument I make a full prepayment, I will pay a prepayment charge in an amount equal to FIVE percent (5 . 000 %) of the unpaid Principal balance of the Loan.

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


WENDY S SMITH (Seal)
-Borrower

____ (Seal)
-Borrower

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[Space Above This Line For Recording Data]

Loan Number: 070141949

BALLOON RIDER

THIS BALLOON RIDER is made this 17th day of JANUARY 2007, 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 ("Borrower") to secure Borrower's Note (the "Note") to INVESTAID CORPORATION, A MICHIGAN CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

5181 OAKLAND PARK BLVD 107, Lauderdale Lakes, Florida 33313
[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

WSS

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

 1-17-07

Borrower WENDY S SMITH Date Borrower Date

Borrower Date Borrower Date

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PREPARED BY & RETURN TO:

M. E. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

Assigned Code 145

Assignment of Mortgage Send Any Notices To Assignee.
For Valuable Consideration, the undersigned, **FRANKLIN CREDIT MANAGEMENT CORPORATION 101 HUDSON ST., 25TH FLOOR, JERSEY CITY, NJ 07302 (Assignor)** by these presents does assign and set over, without recourse, to **THE HUNTINGTON NATIONAL BANK AS TRUSTEE FOR FRANKLIN MORTGAGE ASSET TRUST 2009-A 7 Easton Oval EAE63, Columbus, OH 43219 (Assignee)** the described mortgage, together with certain note(s) described with all interest, all liens, any rights due or to become due thereon, executed by **WENDY S SMITH, A SINGLE WOMAN** to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR INVESTAID CORPORATION, A MICHIGAN CORPORATION.

Said mortgage **Dated: 1/17/2007** is recorded in the **State of FL, County of Broward on 1/22/2007, Book OR 43470 Page 685 CFN# 106765665 AMOUNT: \$ 15,000.00** Parcel # 49-41-24-BL-0070

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed as a sealed instrument by its proper officer. Executed on: September 8, 2009
FRANKLIN CREDIT MANAGEMENT CORPORATION

By:



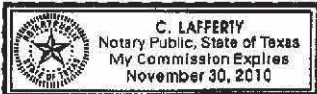
M. E. Wileman, Authorized Signator



SMITH DMM *09027900*

State of Texas County of Tarrant

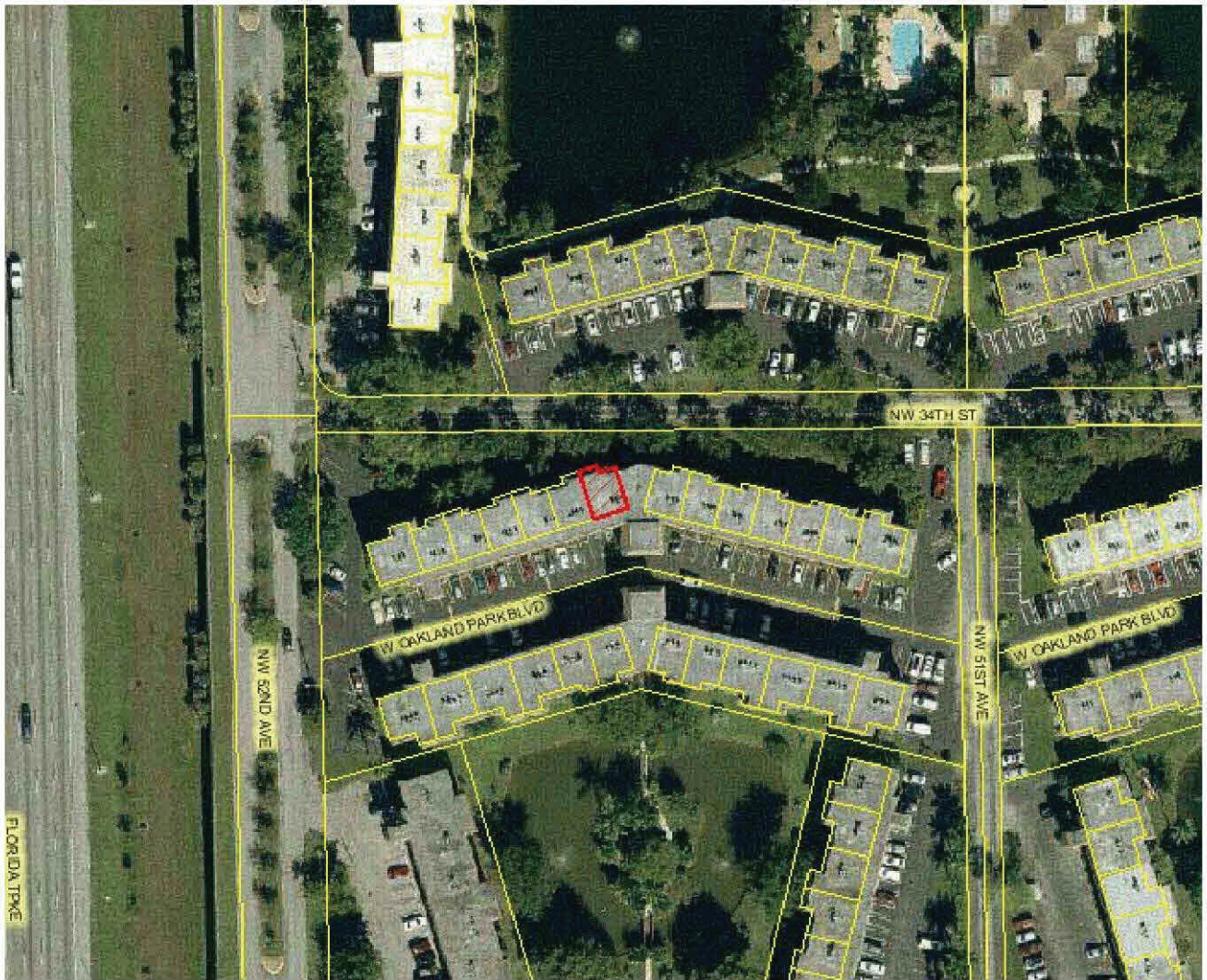
On 9/8/2009, before me, the undersigned, M. E. Wileman, personally known to me, acknowledged that he/she is Authorized Signator of/ for FRANKLIN CREDIT MANAGEMENT CORPORATION and that he/she executed the foregoing instrument and that such execution was done as the free act and deed of FRANKLIN CREDIT MANAGEMENT CORPORATION.





Notary public, C. Lafferty
My commission expires: November 30, 2010





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TD 35007 JUNE 2016 WARNING
QUINSANA GARDENS CONDOMINIUM INC
7100 W COMMERCIAL BLVD STE 107
LAUDERHILL FL 33319

Sent To

Street, Apt. No., or PO Box No.

City, State, ZIP+4

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**TD 35007 JUNE 2016 WARNING
QUINSANA GARDENS CONDOMINIUM INC
5181 W OAKLAND PARK BLVD 107
LAUDERDALE LAKES FL 33313**

Sent To

Street, Apt.
or PO Box

City, State, ZIP+4

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Postage	\$		Postmark Here
Certified Fee			
Return Receipt Fee (Endorsement Required)			
Rest (Endo	TD 35007 JUNE 2016 WARNING		
Total	QUINSANA GARDENS CONDOMINIUM INC		
Sent To	C/O AMBASSADOR COMMUNITY MANAGEMENT		
Street, or PO L	7100 W. COMMERCIAL BLVD.		
City, State, ZIP+4	SUITE 107		
	LAUDERHILL, FL 33319		

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Postage	\$	Postmark Here
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Restrict (Endorse)	TD 35007 JUNE 2016 WARNING CAPITAL ONE CLTRL ASSIGNEE OF FIG 2241, LLC PO BOX 54862 NEW ORLEANS, LA 70154-4862	
Total Po		
Sent To		
Street, Apt. or PO Box No.		
City, State, ZIP+4		

7010 1060 0001 0529 4231

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Return Receipt Fee (Endorsement Required)		
Restricted [Endorsement]		
Total Post:		

TD 35007 JUNE 2016 WARNING
FRANKLIN CREDIT MANAGEMENT CORP
101 HUDSON ST 25TH FLOOR
JERSEY CITY NJ 07302

Sent To _____

Street, Apt. 1 or PO Box No. _____

City, State, ZIP+4 _____

7010 1060 0001 0529 4224

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Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total	

Postmark
Here

Sent To

TD 35007 JUNE 2016 WARNING

IVESTAID CORORATION

24315 NORTHWESTERN HWY STE. 100

SOUTHFIELD, MI 48075

Street, or PO:

City, State, ZIP+4

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7010 1060 0001 0529 4217

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Postmark
Here

Total Postage

Sent To
Street, Apt. #
or PO Box #
City, State, &

TD 35007 JUNE 2016 WARNING
CITY OF LAUDERDALE LAKES
4300 NW 36 ST
LAUDERDALE LAKES FL 33319

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CERTIFIED MAIL TM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

7010 1060 0001 0529 4200

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	

Postmark
Here

Restricted De
(Endorsement)

Total Postage

**TD 35007 JUNE 2016 WARNING
THE HUNTINGTON NATIONAL BANK
TRUSTEE FOR FRANKLIN MORTGAGE ASSET TRUST
7 EASTON OVAL EAE 63
COLUMBUS OH 43219**

Sent To

Street, Apt. No.
or PO Box 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

TD 35007 JUNE 2016 WARNING
 CAPITAL ONE CLTRL
 ASSIGNEE OF FIG 2241, LLC
 PO BOX 54862
 NEW ORLEANS, LA 70154-4862



9590 9402 1349 5285 4530 92

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4248

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

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- 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 35007 JUNE 2016 WARNING
 THE HUNTINGTON NATIONAL BANK
 TRUSTEE FOR FRANKLIN MORTGAGE ASSET TRUST
 7 EASTON OVAL EAE 63
 COLUMBUS OH 43219



9590 9402 1349 5285 4529 72

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4200

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

- 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

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. Art

TD 35007 JUNE 2016 WARNING
 QUINSANA GARDENS CONDOMINIUM INC
 7100 W COMMERCIAL BLVD STE 107
 LAUDERHILL FL 33319



9590 9402 1349 5285 4530 61

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4279

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

[Handwritten Signature]

- Agent
- Addressee

B. Received by (Printed Name)

[Handwritten Name]

C. Date of Delivery

5-9

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

ted 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. /

**TD 35007 JUNE 2016 WARNING
FRANKLIN CREDIT MANAGEMENT CORP
101 HUDSON ST 25TH FLOOR
JERSEY CITY NJ 07302**



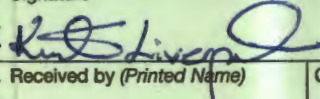
9590 9402 1349 5285 4531 08

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4231

COMPLETE THIS SECTION ON DELIVERY

A. Signature

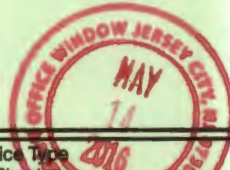
X 

- 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



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

1 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.

TD 35007 JUNE 2016 WARNING
 QUINSANA GARDENS CONDOMINIUM INC
 5181 W OAKLAND PARK BLVD 107
 LAUDERDALE LAKES FL 33313



9590 9402 1349 5285 4530 78

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4262

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee
 B. Received by (Printed Name) C. Date of Delivery
 5-9-16

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

3. Service Type
- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | <input type="checkbox"/> 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. Address
 TD 35007 JUNE 2016 WARNING
 QUINSANA GARDENS CONDOMINIUM INC
 C/O AMBASSADOR COMMUNITY MANAGEMENT
 7100 W. COMMERCIAL BLVD.
 SUITE 107
 LAUDERHILL, FL 33319



9590 9402 1349 5285 4530 85

2. Article Number (Transfer from service label)

7010 1060 0001 0529 4255

COMPLETE THIS SECTION ON DELIVERY

A. Signature Addressee
 X *[Signature]* Agent

B. Received by (Printed Name) *[Signature]* C. Date of Delivery *5-9*

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

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 35007 JUNE 2016 WARNING
 CITY OF LAUDERDALE LAKES
 4300 NW 36 ST
 LAUDERDALE LAKES FL 33319



9590 9402 1349 5285 4529 65

2. Article Number (Transfer from)

7010 1060-0001 0529 4217

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

Julisa Abun

C. Date of Delivery

5/11/16

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

Restricted Delivery

Registered Mail Restricted Delivery (over \$500)

Domestic Return Receipt