

**Performance Property Management Services, Inc.**  
**13501 SW 128 St Suite 114C Miami, FL 33185**  
**Telephone: 866-523-5003 Fax: 866-523-5004**

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Order Date: 09/26/2016	Folio Number: 4942 13 AK 2460
Internal Tax Deed Number: 36692	Parent Tract No: NONE
Records Through: 09/19/2016	

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**PROPERTY LOCATED IN BROWARD COUNTY DESCRIBED AS FOLLOW**

**Unit 517, Building C, CROSS FOX CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 5553, at Page 823 of the Public Records of Broward County, Florida.**

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

**Applicant:** TTLREO 2, 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**

O.R. Book 24193, Page 151	WOODS,SUE ANN
STATUTORY WARRANTY	5300 NE 24 TERRACE 517C
DEED	FORT LAUDERDALE FL 33308-3913

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

O.R. Book 36965 Page 406	BENEFICIAL FLORIDA INC
MORTGAGE	1181 S. FEDERAL HIGHWAY
	RIVERTOWNE SQUARE
	DEERFIELD BEACH, FLORIDA 33441

O.R. BOOK 42866 PAGE 258  
MORTGAGE

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

INSTRUMENT # 113492073	CROSS FOX CONDOMINIUM ASSOCIATION INC
CLAIM OF LIEN FOR	5300 NE 24TH TERRACE
ASSESSMENT	FORT LAUDERDALE, FLORIDA 33308

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

WOODS,SUE ANN  
5300 NE 24 TER #517C  
FORT LAUDERDALE FL 33308-3913

NAME AND ADDRESS OF ESCROW AGENT: NONE

NAME AND ADDRESS OF TAX PAYING AGENT: NONE

APPLICATION FOR HOMESTEAD: NONE

**GROSS ASSESSMENT: \$90,990.00**

**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>
I	2015	9361	\$1,988.57	STONEFIELD INVESTMENT FUND IV, LLC
I	2014	10184	\$1,1843.12	US BANK AS CUST FOR MAGNOLIA TC 15, LLC
I	2013	10490	\$1,685.01	U.S. BANK AS CUST FOR MAGNOLIA TC 14 NSA, LLC
I	2012	10376	\$1,507.72	TTLREO 2, 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: *A. Black*  
Authorized Signature

[Click here to display your 2016 Tax Bill.](#)

Site Address	5300 NE 24 TERRACE #517C, FORT LAUDERDALE	ID #	4942 13 AK 2460
Property Owner	WOODS,SUE ANN	Millage	0311
Mailing Address	5300 NE 24 TER #517C FORT LAUDERDALE FL 33308-3913	Use	04

Abbreviated Legal Description	CROSS FOX CONDO UNIT 517 BLDG C
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**The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).**

#### Property Assessment Values

[Click here to see 2016 Exemptions and Taxable Values to be reflected on the Nov. 1, 2016 tax bill.](#)

Year	Land	Building	Just / Market Value	Assessed / SOH Value	Tax
2017	\$9,100	\$81,890	\$90,990	\$90,990	
2016	\$9,100	\$81,890	\$90,990	\$86,800	\$1,946.18
2015	\$8,490	\$76,440	\$84,930	\$78,910	\$1,823.00

**IMPORTANT: The 2017 values currently shown are "roll over" values from 2016. These numbers will change frequently online as we make various adjustments until they are finalized on June 1. Please check back here AFTER June 1, 2017, to see the actual proposed 2017 assessments and portability values.**

#### 2017 Exemptions and Taxable Values by Taxing Authority

	County	School Board	Municipal	Independent
Just Value	\$90,990	\$90,990	\$90,990	\$90,990
Portability	0	0	0	0
Assessed/SOH	\$90,990	\$90,990	\$90,990	\$90,990
Homestead	0	0	0	0
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$90,990	\$90,990	\$90,990	\$90,990

#### Sales History -- Search Subdivision Sales

Date	Type	Price	Book/Page or CIN
11/16/1995	WD	\$43,500	24193 / 151
1/1/1986	WD	\$39,500	13206 / 386

#### Land Calculations

Price	Factor	Type

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

CERTIFICATE OF MAILING NOTICES

Tax Deed # 36692

STATE OF FLORIDA  
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 3RD day of JANUARY 2017, 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 FORT LAUDERDALE</b> ATTN: CITY ATTORNEY OFFICE 100 N ANDREWS AVE 7TH FLOOR FT LAUDERDALE, FL 33301	<b>WOODS,SUE ANN</b> 5300 NE 24 TER #517C FORT LAUDERDALE FL 33308-3913	<b>CROSS FOX CONDOMINIUM</b> ASSOCIATION, INC. 5300 N.E. 24TH TERRACE FORT LAUDERDALE, FL 33308
<b>CROSS FOX CONDOMINIUM</b> ASSOCIATION, INC. RHONDA HOLLANDER, P.A. 314 S. FEDERAL HIGHWAY DANIA BEACH, FL 33004	<b>STONEFIELD</b> INVESTMENT FUND IV, LLC 21 ROBERT PITT DR. #207 MONSEY, NY 10952	<b>BENEFICIAL FLORIDA INC</b> 1181 S. FEDERAL HIGHWAY RIVERTOWNE SQUARE DEERFIELD BEACH, FLORIDA 33441
<b>CROSS FOX CONDOMINIUM</b> ASSOCIATION, INC. C/O MICHAEL ALTERMAN. ALTERMAN & KOWAL, PA 7351 WILES RD STE 103 CORAL SPRINGS, FL 33067-4106		

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

BROWARD COUNTY SHERIFF'S DEPT  
ATTN: CIVIL DIVISION  
FT. LAUDERDALE, FL 33315

BROWARD COUNTY CODE ENFORCEMENT  
PERMITTING LICENSING & PROTECTION DIVISION  
GCW-1 NORTH UNIVERSITY DR  
PLANTATION, FL 33324

BROWARD COUNTY WATER & WASTEWATER  
2555 W. COPANS RD  
POMPANO BEACH, FL 33069

BROWARD COUNTY PUBLIC WORKS DEPT  
REAL PROPERTY SECTION  
115 S ANDREWS AVE, ROOM 326  
FORT LAUDERDALE FL 33301

BROWARD COUNTY CODE & ZONING ENFORCEMENT SECTION  
PLANNING & DEVELOPMENT MANAGEMENT DIVISION  
ENVIRONMENTAL PROTECTION & GROWTH MANAGEMENT DEPT  
ONE NORTH UNIVERSITY DRIVE, MAILBOX 102  
PLANTATION, FL 33324

BROWARD COUNTY HIGHWAY CONSTRUCTION & ENGINEERING DIV  
RIGHT OF WAY SECTION  
ONE N. UNIVERSITY DR., STE 300-B  
PLANTATION. FL 33324

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 3RD day of JANUARY 2017 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**

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

**NOTICE OF APPLICATION FOR TAX DEED NUMBER 36692**

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: 494213-AK-2460  
Certificate Number: 10376  
Date of Issuance: 06/01/2013  
Certificate Holder: TTLREO 2, LLC  
Description of Property: CROSS FOX CONDO  
UNIT 517 BLDG C

A condominium, according to the declaration of condominium recorded on O R Book 5553, Page 823, and all exhibits and amendments thereof, Public Records of Broward County, FL

Name in which assessed: WOODS,SUE ANN  
Legal Titleholders: WOODS,SUE ANN  
5300 NE 24 TER #517C  
FORT LAUDERDALE, FL 33308-3913

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 February , 2017. 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 January , 2017 .

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: 01/12/2017, 01/19/2017, 01/26/2017 & 02/02/2017  
Minimum Bid: 9535.68

**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  
GUERLINE 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

36692

NOTICE OF APPLICATION FOR TAX DEED  
CERTIFICATE NUMBER: 10376

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

01/12/2017 01/19/2017 01/26/2017 02/02/2017

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.

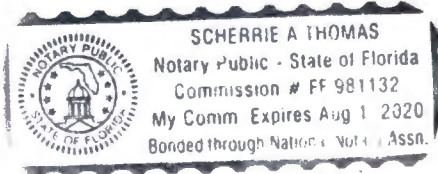
*[Handwritten signature]*

Sworn to and subscribed before me this  
2 day of FEBRUARY, A.D. 2017

*[Handwritten signature: Scherrie A Thomas]*

(SEAL)

GUERLINE 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 36692**

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: 494213-AK-2460  
Certificate Number: 10376  
Date of Issuance: 06/01/2013  
Certificate Holder:  
TTLREO 2, LLC

Description of Property:  
CROSS FOX CONDO  
UNIT 517 BLDG C  
A condominium, according to  
the declaration of condominium  
recorded on O R Book 5553,  
Page 823, and all exhibits and  
amendments thereof, Public  
Records of Broward County, FL

Name in which assessed:  
WOODS, SUE ANN

Legal Titleholders:  
WOODS, SUE ANN  
5300 NE 24 TER #517C  
FORT LAUDERDALE, FL 33308-3913

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 February, 2017. Pre-bidding  
shall open at 9:00 AM EDT, sale shall  
commence at 10:00 AM EDT and

**SEE ATTACHED**



shall begin closing at 11:01 AM EDT at:  
broward.deedauction.net  
\*Pre-registration is required to bid.  
Dated this 12th day of January, 2017.  
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 suc-  
cessful bidder is responsible to pay  
any outstanding taxes.  
Minimum Bid: 9535.68  
401-314  
1/12-19-26 2/2 17-38/0000180454B

Assignment: 2010 "SERVE A.S.A.P. RETURN TO TAX NOTICE TRAY" Service Sheet # 17 000803  
BROWARD COUNTY, FL vs WOODS, SUE ANN vs. COUNTY/BROWARD TD 36692 2/15/2017  
TAX SALE NOTICE PLAINTIFF DEPENDANT CASE  
TYPE OF WRIT COURT HEARING DATE  
WOODS, SUE ANN SERVE 5300 NE 24 TERRACE #517 C 11/10/17 14932 1100  
FORT LAUDERDALE, FL 33308  
Received this process on 11/10/17  
Date

14279  
BROWARD COUNTY REVENUE-DELINQ TAX SECTION  
115 S. ANDREWS AVENUE, ROOM A-100  
FT LAUDERDALE, FL 33301  
REBECCA LEDER, SUPV.  
9884 Attorney

Served  
 Not Served - see comments  
11/11/2017 at 1111  
Date Time

On WOODS, SUE ANN 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: 11/11/2017 AT 1110 Pasted AT FRONT door

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: Jan Rivera dot 14932 D.S.  
Received at

FROM THE COUNTY ADMINISTRATOR, BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
**PROPERTY ID # 494213-AK-2460 (TD # 36692 )**

# WARNING

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

RECEIVED SHERIFF  
2017 JAN -9 AM 9:54  
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 January 31, 2017 ..... \$7,353.89

Or

\* Amount due if paid by February 14, 2017 .....\$7,441.43

\*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 February 15, 2017 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**

**WOODS,SUE ANN  
5300 NE 24 TER #517C  
FORT LAUDERDALE FL 33308-3913**

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



**THIS INSTRUMENT PREPARED BY:**  
**S. M. CASORIA, III**  
**CASORIA & GOFF, P.A.**  
1040 Bayview Dr., Suite 600  
Ft. Lauderdale, Fl 33304

95-523223 T#001  
11-29-95 11:47AM

\$ 304.50  
DOCU. STAMPS-DEED

RECVD. BROWARD CTY  
B. JACK OSTERHOLT

COUNTY ADMIN.

**STATUTORY WARRANTY DEED**

THIS INDENTURE, made this 10<sup>th</sup> day of November, 1995, between CARMEL R. CORRELL, a single woman, whose mailing address is 100 June Court, Richwood, Texas 77531, Grantor; SUE ANN WOODS, a single woman, whose mailing address is 5300 NE 24th Terrace, #517C, Ft. Lauderdale, Florida 33308, Grantee, and whose Social Security Numbers is

**WITNESSETH:**

That the said Grantor, for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described real property situate, lying and being in Broward County, Florida, to wit:

Unit 517, Building C, CROSS FOX CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 5553, at Page 823 of the Public Records of Broward County, Florida.

**TAX FOLIO NUMBER:**

**SUBJECT TO:**

1. Zoning, restrictions, prohibitions and other requirements imposed by governmental authorities.
2. Restrictions, easements or other matters appearing on the Plat.
3. Taxes for the year 1996 and subsequent years.

Said Grantors do hereby fully warrant the title to said land, and will defend that same against the lawful claims of all persons whomsoever.

"Grantor" and "Grantee" are used for singular or plural, as context requires.

CASORIA & GOFF, P.A.  
1040 BAYVIEW DRIVE  
SUITE 600  
FORT LAUDERDALE, FLORIDA 33304



BK 2419360151

(2)  
AL

IN WITNESS WHEREOF, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in the presence of:

DORIS DAVIDSON  
Witness Print Name:

Carmel R. Correll  
CARMEL R. CORRELL  
100 June Court  
Richwood, TX 77531

Stacie M. Tate  
Witness Print Name: Stacie M. Tate

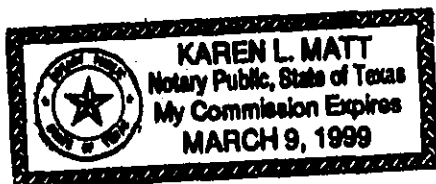
STATE OF TEXAS  
COUNTY OF BRAZORIA

ON THIS DAY, personally appeared before me, CARMEL R. CORRELL, a single woman, to me well known and known to me to be the person described in the foregoing instrument or who has produced \_\_\_\_\_ as identification and who did take an oath and acknowledged to and before me that the same was executed freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal in the County and State last aforesaid this 16<sup>th</sup> day of November, 1995.

My Commission Expires: 3-9-99

Karen L. Matt  
NOTARY PUBLIC  
Print name: Karen L. Matt



RECORDED IN THE OFFICIAL RECORDS BOOK  
OF BROWARD COUNTY, FLORIDA  
COUNTY ADMINISTRATOR

BK24193PG0152

Return To:  
Records Processing Services  
577 Lamont Road  
Elmhurst, IL 60126

**MORTGAGE**

317300

If box is checked, this Mortgage secures future advances.

THIS MORTGAGE is made this 19TH day of FEBRUARY 20 04, between the Mortgagor, SUE ANN WOODS, SINGLE

(herein "Borrower"), and Mortgagee BENEFICIAL FLORIDA INC., a corporation organized and existing under the laws of DELAWARE whose address is 1181 S. FEDERAL HIGHWAY, RIVERTOWNE SQUARE, DEERFIELD BCH, FL 33441 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 78,946.98, evidenced by Borrower's Loan Agreement dated FEBRUARY 19, 2004 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, (including any adjustments in the amount of payments or the contract rate if that rate is variable), with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 19, 2024;

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ \_\_\_\_\_, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated \_\_\_\_\_ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ \_\_\_\_\_;

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby Mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of BROWARD State of Florida:

SITUATE, LYING, AND BEING IN THE COUNTY OF BROWARD, FLORIDA  
TO WIT:  
UNIT 517, BUILDING C, CROSS FOX CONDOMINIUM, ACCORDING TO  
THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN  
OFFICIAL RECORDS BOOK 5553, AT PAGE 823 OF THE PUBLIC  
RECORDS OF BROWARD COUNTY, FLORIDA.

TAX MAP OR PARCEL ID NO.: 19213AK24600

This instrument was prepared by: ELIZABETH X. CRONIN (Name)

1181 S. FEDERAL HIGHWAY, RIVERTOWNE SQUARE, DEERFIELD BCH, FL 33441



5

-2-

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 covenants that Borrower is lawfully seised 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 and only if requested in writing 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, 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 or the Note provide 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, and then to the principal of the Note.

**4. Prior Mortgages and Deed 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 the 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 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.





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**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 on specifying reasonable cause thereof 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 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 and all other parties who are or hereafter become secondarily liable 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.

**13. Governing Law; Severability.** The applicable law contained in the Note shall control. Where no applicable law is contained therein, 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.** If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.



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If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

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

**17. Acceleration; Remedies.** Except as provided in paragraph 16 hereof, or as otherwise required by law, 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 the 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 attorney's 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 agreement of Borrower 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 (c) 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 collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's 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. Arbitration Rider to Note.** The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.

(THIS SPACE INTENTIONALLY LEFT BLANK)



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 this Mortgage.

NOTICE TO BORROWER

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

Signed, sealed and delivered in the presence of:

Witness Donna M. Brown (with signature)

Sue Ann Woods (Seal) - Borrower

5300 NE 24th Terr. Apt 517C (Address)

Ft. Lauderdale, FL 33308 (City, State, Zip Code)

Witness Jason M. Yaber (with signature)

(Seal) - Borrower

(Address)

(City, State, Zip Code)

STATE OF FLORIDA

COUNTY OF: Broward

The foregoing instrument was acknowledged before me this 19th day of February 20 04 by Sue Ann Woods Florida Drivers License, who is personally known to me or who has produced as identification and who did (did not) take an oath.

(SEAL)

My Commission expires: 3-11-05

Notary Signature (with signature)

Donna M. Brown

(Signature of Notary)

(Notary's name - typed or printed)

Notary Public

DD008259

(Serial number of notary, if any)



Donna M. Brown Commission # DD 008259 Expires March 11, 2005 Bonded Thru Atlantic Bonding Co., Inc.

STATE OF FLORIDA

COUNTY OF:

The foregoing instrument was acknowledged before me this \_\_\_ day of \_\_\_ 20 \_\_\_ by \_\_\_, who is personally known to me or who has produced as identification and who did (did not) take an oath.

(SEAL)

My Commission expires:

(Signature of Notary)

(Signature of Notary)

(Notary's name - typed or printed)

Notary Public

(Serial number of notary, if any)

(Space Below This Line Reserved For Lender and Recorder)



Return To:  
Records Processing Services  
577 Lamont Road  
Elmhurst, IL 60126

**MORTGAGE**

317300

If box is checked, this Mortgage secures future advances.

THIS MORTGAGE is made this 28TH day of SEPTEMBER 20 06, between the Mortgagor, SUE ANN WOODS AND ASHWANI SHARMA, HUSBAND AND WIFE

(herein "Borrower"), and Mortgagee BENEFICIAL FLORIDA INC. a corporation organized and existing under the laws of DELAWARE whose address is 1181 S. FEDERAL HIGHWAY, RIVERTOWNE SQUARE, DEERFIELD BCH, FL 33441 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 26,040.71, evidenced by Borrower's Loan Agreement dated SEPTEMBER 28, 2006 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, (including any adjustments in the amount of payments or the contract rate if that rate is variable), with the balance of the indebtedness, if not sooner paid, due and payable on SEPTEMBER 28, 2036;

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ \_\_\_\_\_, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated \_\_\_\_\_ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ \_\_\_\_\_;

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby Mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of BROWARD State of Florida:

SITUATE, LYING, AND BEING IN THE COUNTY OF BROWARD, FLORIDA  
TO WIT:  
UNIT 517, BUILDING C, CROSS FOX CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 6553, AT PAGE 823 OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

TAX MAP OR PARCEL ID NO.: 19213AK24600

This instrument was prepared by: DIEGO A. RAMIREZ (Name)

1181 S. FEDERAL HIGHWAY, RIVERTOWNE SQUARE, DEERFIELD BCH, FL 33441





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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 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, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest (including any variations in interest resulting from changes in the Contract Rate that may be specified in the Note) on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to paragraph 2. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in paragraph 12. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each monthly payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Funds for Escrow Items.**

Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under paragraph 5; and (d) Mortgage Insurance premiums, if any. These items are called "Escrow Items." At origination or at any time during the term of the Note, Lender may require that community association dues, fees, and assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in paragraph 7. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under paragraph 7 and pay such amount and Borrower shall then be obligated under paragraph 7 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with paragraph 12 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph 2.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 35000), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this security instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the loan does not qualify as a "federally related mortgage loan" under RESPA. Lender shall 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 an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the



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Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, or if the deficiency is for taxes and insurance premiums, the lender will notify Borrower within 15 days after Lender receives the notification of taxes due from the county tax collector or receives the notification from the insurer that a premium is due. Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender.

**3. Application of Payments or Proceeds.** Except as otherwise described in this paragraph 3 or as may be required by the Note and/or applicable law, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under paragraph 2. Such payments shall be applied to each monthly payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Mortgage, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent monthly payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one monthly payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the monthly payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more monthly payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or other proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the monthly payments.

**4. Prior Mortgages and Deed 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 the 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 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 on specifying reasonable cause thereof 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



-4-

agreement with a lien which has priority over this Mortgage.

**10. Borrower Not Released 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 and all other parties who are or hereafter become secondarily liable 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 first class or 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 first class or 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.

**13. Governing Law; Severability.** The applicable law contained in the Note shall control. Where no applicable law is contained therein, 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.** If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

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

**17. Acceleration; Remedies.** Except as provided in paragraph 16 hereof, or as otherwise required by law, 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 the 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 attorney's 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 agreement of Borrower 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 (c) 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 collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's 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. **Arbitration Rider to Note.** The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.

(THIS SPACE INTENTIONALLY LEFT BLANK)





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 this Mortgage.

NOTICE TO BORROWER

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

Sue Ann Woods (Seal) -Borrower
5300 NW 24th Tr Apt 517C
Fort Lauderdale, FL 33308

Ashwani Sharma (Seal) -Borrower
5300 NW 24th Tr Apt 517 c
Fort Lauderdale, FL 33308

STATE OF FLORIDA

COUNTY OF: Broward

The foregoing instrument was acknowledged before me this 28th day of September 2009 by Sue Ann Woods and Ashwani Sharma who is personally known to me or who has produced Florida Driver License as identification and who did (did not) take an oath.

Notary signature and stamp: Notary Public, Commission # DD0402156, Expires 7/1/2009, Bonded thru (800)432-4254, Florida Notary Assn, Inc. Serial number 0402156

(SEAL) My Commission expires: 7-1-2009

STATE OF FLORIDA

COUNTY OF:

The foregoing instrument was acknowledged before me this \_\_\_ day of \_\_\_ 20\_\_\_ by \_\_\_, who is personally known to me or who has produced \_\_\_ as identification and who did (did not) take an oath.

(SEAL) My Commission expires: \_\_\_ (Signature of Notary) (Notary's name - typed or printed) Notary Public (Serial number of notary, if any)

(Space Below This Line Reserved For Lender and Recorder)

2

Prepared by and Return to:  
Alterman & Kowal, P.A.  
2734 E. Oakland Park Blvd., Suite 102  
Ft. Lauderdale, Florida 33306

**CLAIM OF LIEN FOR ASSESSMENTS**

STATE OF FLORIDA - COUNTY OF BROWARD

BEFORE ME, personally appeared the undersigned individual who has duly sworn and says:

Affiant is the Attorney-in-fact for **CROSS FOX CONDOMINIUM ASSOCIATION, INC.**, the lienor herein, hereafter "Association," whose address is **5300 NE 24<sup>th</sup> terrace, Fort Lauderdale, FL 33308**. Pursuant to **Section 720.3085** of the Florida Statutes and the Declaration of Covenants and Restrictions for CROSS FOX CONDOMINIUM ASSOCIATION, the Association claims this lien against the following property.

**Unit C-517, CROSS FOX XONDOMINIUM, according to the Declaration thereof, as recorded in Official Records Book 5553, Page 823, of the Public Records of Broward County, Florida, as may be amended from time to time.**

The record owner(s) of such property is: **Sue Ann Woods**

The amounts claimed under this lien through **February 1st, 2016**

<b>Monthly Maintenance &amp; Late Fees (\$25.00 per month)</b>	<b>\$ 7,409.00</b>
<b>Special Assessment &amp; Late Fees (assessed 1/1/2015)</b>	<b>\$ 4,696.80</b>
<b>Attorney's Fees</b>	<b>\$ 400.00</b>
<b>Total</b>	<b>\$ 12,505.80</b>

Plus interest at the rate of 10% per annum plus late fees, from the due dates due, less all payments made since the date of the delinquency.

The lien shall also secure all unpaid maintenance, assessments, late fees and interest that may accrue subsequent to February 1st, 2016 and through entry of a final judgment, as well as all reasonable costs and attorney's fees incurred by the Association incident to the collection process, less any payment received from the date of the initial delinquency and after the filing of this Claim of Lien.

Dated this 1<sup>st</sup> day of February, 2016

**CROSS FOX CONDOMINIUM ASSOCIATION, INC.**

By: [Signature]  
Michael Alterman, Esq.  
Attorney-in-fact

STATE OF FLORIDA - COUNTY OF BROWARD

The foregoing instrument was sworn to and subscribed before me, an officer duly authorized in the State of Florida to take oaths and acknowledgments this 1 day of February, 2016 by **Michael J. Alterman, Esq.** as attorney-in-fact for Cross Fox Condominium Association, Inc. and who is personally known to me or who has produced \_\_\_\_\_ as identification and who did take an oath and executed the foregoing, and who acknowledged the foregoing to be freely and voluntarily executed.

Commission No: FF 917037

My Commission Expires:  
09/10/2019



[Signature]

(1)

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

**DATE: January 3, 2017**

**PROPERTY ID # 494213-AK-2460 (TD # 36692)**

# WARNING

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

**AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 5300 NE 24 TER #517C FORT LAUDERDALE FL 33308-3913 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**

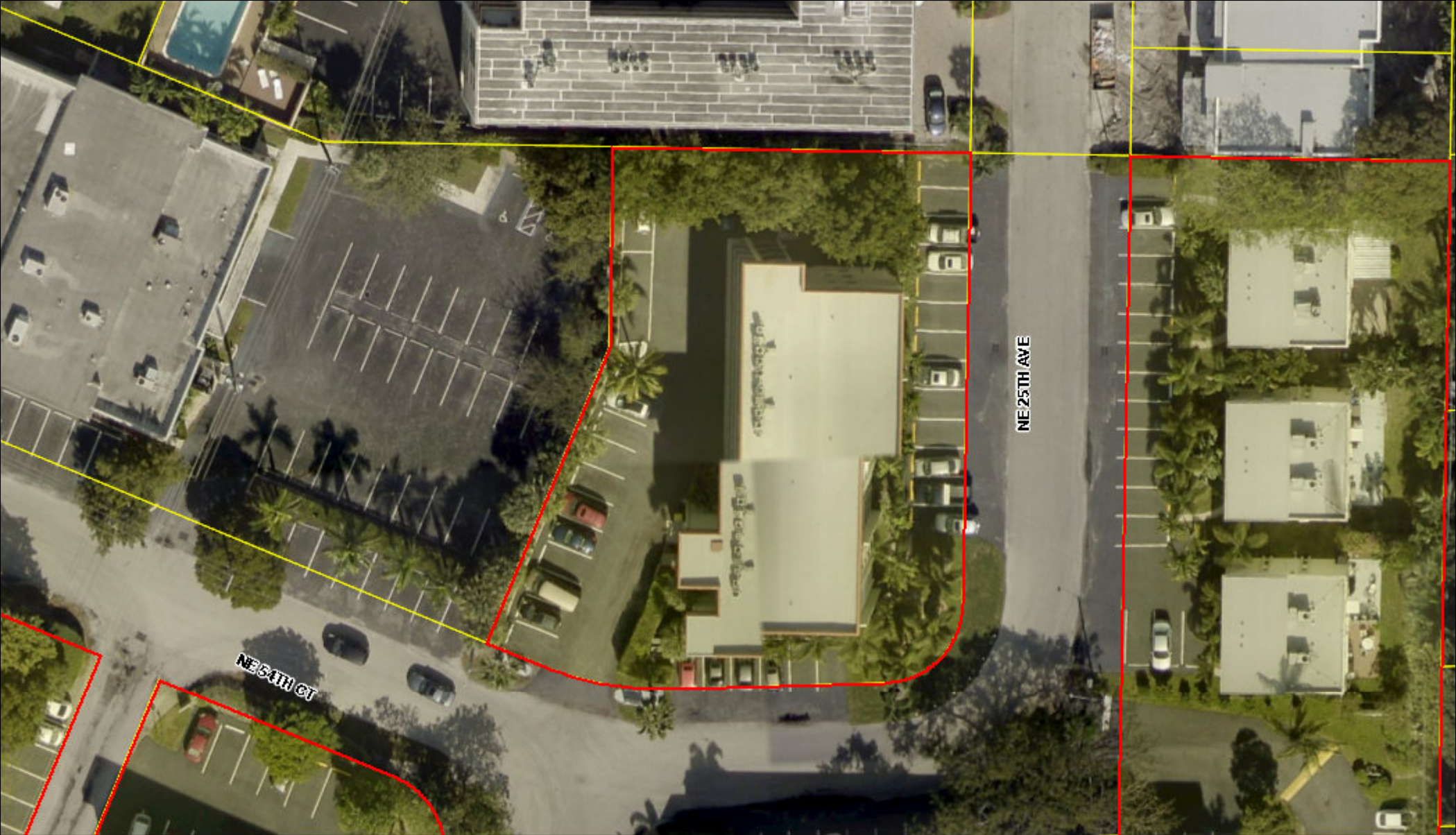
- \* Amount due if paid by January 31, 2017 ..... \$7,353.89
- Or
- \* Amount due if paid by February 14, 2017 ..... \$7,441.43

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

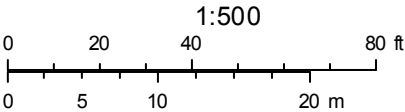
**THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON February 15, 2017 UNLESS THE BACK TAXES ARE PAID.**

**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)**



September 28, 2016



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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 Price  
\$ \_\_\_\_\_  
Sent To  
Street  
City, State, ZIP+4®

TD 36692 FEB 2017 WARNING  
CROSS FOX CONDOMINIUM  
ASSOCIATION, INC. C/O MICHAEL  
ALTERMAN. ALTERMAN & KOWAL, PA  
7351 WILES RD STE 103  
CORAL SPRINGS, FL 33067-4106



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- 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+4®

TD 36692 FEB 2017 WARNING  
BENEFICIAL FLORIDA INC  
1181 S. FEDERAL HIGHWAY  
RIVERTOWNE SQUARE  
DEERFIELD BEACH, FLORIDA 33441



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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 Confirmation	\$

Postmark  
Here

Postage	\$
Total Post	\$
Sent To	
Street and	
City, State, ZIP+4®	

TD 36692 FEB 2017 WARNING  
STONEFIELD  
INVESTMENT FUND IV, LLC  
21 ROBERT PITT DR. #207  
MONSEY, NY 10952

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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	\$ _____

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City, S

TD 36692 FEB 2017 WARNING  
CROSS FOX CONDOMINIUM  
ASSOCIATION, INC.  
RHONDA HOLLANDER, P.A.  
314 S. FEDERAL HIGHWAY  
DANIA BEACH, FL 33004

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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	\$ _____

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City, Stat

**TD 36692 FEB 2017 WARNING  
CROSS FOX CONDOMINIUM  
ASSOCIATION, INC.  
5300 N.E. 24TH TERRACE  
FORT LAUDERDALE, FL 33308**

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**OFFICIAL USE**

7016 0910 0000 8973 8687

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  
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Postage	\$
Total Pos	\$
Sent To	
Street an	
City, State, ZIP+4®	

TD 36692 FEB 2017 WARNING  
WOODS,SUE ANN  
5300 NE 24 TER #517C  
FORT LAUDERDALE FL 33308-3913

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

Postmark  
Here

Postage

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

Total

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

Sent

Street

TD 36692 FEB 2017 WARNING  
CITY OF FORT LAUDERDALE  
ATTN: CITY ATTORNEY OFFICE  
100 N ANDREWS AVE 7TH FLOOR  
FT LAUDERDALE, FL 33301

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 36692 FEB 2017 WARNING  
 STONEFIELD  
 INVESTMENT FUND IV, LLC  
 21 ROBERT PITT DR. #207  
 MONSEY, NY 10952



9590 9402 1756 6074 8731 03

2. Article Number (Transfer from mailpiece label)

7016 0910 0000 8973 8656

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

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) 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

TD 36692 FEB 2017 WARNING  
 CROSS FOX CONDOMINIUM  
 ASSOCIATION, INC.  
 RHONDA HOLLANDER, P.A.  
 314 S. FEDERAL HIGHWAY  
 DANIA BEACH, FL 33004



9590 9402 1756 6074 8731 27

2. Article Number (Transfer from service label)

7016 0910 0000 8973 8649

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

**Service Type**

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

(over \$500)

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 36692 FEB 2017 WARNING  
 CROSS FOX CONDOMINIUM  
 ASSOCIATION, INC.  
 5300 N.E. 24TH TERRACE  
 FORT LAUDERDALE, FL 33308



9590 9402 1756 6074 8731 34

2. PSN 7016 0910 0000 8973 8632

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *James Stucky*

- Agent
- Addressee

B. Received by (Printed Name)

*D. STUCKBURY*

C. Date of Delivery

*1/17*

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 5000)

**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 36692 FEB 2017 WARNING  
 CITY OF FORT LAUDERDALE  
 ATTN: CITY ATTORNEY OFFICE  
 100 N ANDREWS AVE 7TH FLOOR  
 FT LAUDERDALE, FL 33301



9590 9402 1756 6074 8730 73

2. Article (from service label)

7016 0910 0000 8973 8694

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

*[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

1/17

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

City of Fort Lauderdale  
 Mailroom/Receiving  
 100 N Andrews Ave  
 Ft Lauderdale FL 33301

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
- Insured Mail 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 36692 FEB 2017 WARNING  
 CROSS FOX CONDOMINIUM  
 ASSOCIATION, INC. C/O MICHAEL  
 ALTERMAN. ALTERMAN & KOWAL, PA  
 7351 WILES RD STE 103  
 CORAL SPRINGS, FL 33067-4106



9590 9402 1756 6074 8730 97

2. Article Number (Transfer from service label)

7016 0910 0000 8973 8670

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery  
 PCIA-Ann 1/14/17

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
  - Insured Mail Restricted Delivery (over \$500)
  - Priority Mail Express®
  - Registered Mail™
  - Registered Mail Restricted Delivery
  - Return Receipt for Merchandise
  - Signature Confirmation™
  - Signature Confirmation Restricted Delivery