# Performance Property Management Services, Inc. 13501 SW 128 St Suite 114C Miami, FL 33185

Telephone: 866-523-5003 Fax: 866-523-5004

Order Date: 10/03/2016 Folio Number: 4942 26 AA 0360
Internal Tax Deed Number: 36705 Parent Tract No: NONE

Records Through: 09/26/2016 Updated Through: 2/14/2017

#### PROPERTY LOCATED IN BROWARD COUNTY DESCRIBED AS FOLLOWS:

# DWELLING UNIT 304, of AVON HALL IN RIVER SHORES CONDOMINIUM, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 3841, Page 445, 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 48568, Page 433

PVP UNIT ACQUISITIONCO LLC

QUIT CLAIM DEED

3040 NE 16 AVENUE 304

OAKLAND PARK, FLORIDA 33334

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

O.R. Book 41831 , Page 1362

MORTGAGE

BANK OF AMERICA, N.A.

100 NORTH TRYON STREET

CHARLOTTE, NC 28255

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

PVP UNIT ACQUISITIONCO LLC 675 W INDIANTOWN RD #103 JUPITER FL 33458

NAME AND ADDRESS OF ESCROW AGENT: NONE

NAME AND ADDRESS OF TAX PAYING AGENT: NONE

APPLICATION FOR HOMESTEAD: NONE

**GROSS ASSESSMENT: \$100,630.00** 

NOTE: 2016 TAXES ARE DUE IN THE AMOUNT OF \$ 2,306.17

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

<u>TYPE</u>	<u>TAX</u>	<u>CERTIFICATE</u>	FACE AMOUNT	CERTIFICATE HOLDER
1	2015	10099	\$2,397.23	US BANK AS CUST FOR MAGNOLIA TC 16, LLC
1	2014	11041	\$2,249.98	VOLKMEIER HANS P
1	2013	11377	\$1,963.01	PTL PARTNERS 2 LP-SERIES A
US BANK CUST	FOR PTL F	PARTNERS 2 LP-SI	ERIES A	
1	2012	11283	\$1,795.29	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.



Site Address	3040 NE 16 AVENUE #304, OAKLAND PARK	ID#	4942 26 AA 0360
<b>Property Owner</b>	PVP UNIT ACQUISITIONCO LLC	Millage	1712
Mailing Address	675 W INDIANTOWN RD #103 JUPITER FL 33458	Use	04

Abbreviated	RIVER SHORES CONDO UNIT 304 AVON HALL
Legal	
Description	

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).

Includ	de a reductio	THO COSTS OF Sale a	and other adjustme	nts required by	3ec. 193.011(a).
Clic	k here to see 2		rty Assessment Values Faxable Values to be re		v. 1, 2016 tax bill.
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2017	\$11,140	\$100,270	\$111,410	\$100,630	
2016	\$11,060	\$99,510	\$110,570	\$91,490	\$2,329.46
2015	\$10,120	\$91,110	\$101,230	\$83,180	\$2,200.86
		2017 Exemptions and	d Taxable Values by Ta	xing Authority	
		County	School Board	Municipal	Independent
Just Valu	ie	\$111,410	\$111,410	\$111,410	\$111,410
Portabili	ty	0	0	0	0
Assesse	d/SOH	\$100,630	\$111,410	\$100,630	\$100,630
Homeste	ad	0	0	0	0
Add. Hor	nestead	0	0	0	0
Wid/Vet/Dis		0	0	0	0
Senior		0	0	0	0
Exempt <sup>*</sup>	Туре	0	0	0	0
Taxable		\$100,630	\$111,410	\$100,630	\$100,630

Sales History					
Date	Type	Price	Book/Page or CIN		
12/13/2011	QCD-T	\$100	48568 / 433		
10/14/2011	CET-T	\$100	48297 / 1245		
4/12/2005	WD	\$142,000	39470 / 710		
10/7/2004	QCD	\$100	38360 / 699		
1/1/1969	WD	\$14,000			

Land Calculations				
Price	Factor	Type		
Adj. E	Bldg. S.F.	600		
Units/Beds/Baths 1/1/1				
Eff./Act	Eff./Act. Year Built: 1967/1966			

	Special Assessments							
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
17						OP		
R								
1						1		

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

#### **CERTIFICATE OF MAILING NOTICES**

#### Tax Deed # 36705

### STATE OF FLORIDA COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 1ST day of MAY 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:

CITY OF OAKLAND PARK ANDREW THOMPSON, BUDGET OFFICE 3650 NE 12 AVE OAKLAND PARK, FL 33334

RIVER SHORES ASSOCIATION, INC. C/O RUBEO, ANTHONY 3000 NE 16TH AVE OAKLAND PARK, FL 33334

US BANK AS CUST FOR MAGNOLIA TC 16, LLC P.O. BOX 645479 CINCINNATI, OH 45264-5479

JEFFREY DEAN, 1701 NE 25 STREET, WILTON MANORS, FL 33305 PVP UNIT ACQUISITIONCO LLC 3040 NE 16 AVE 304 OAKLAND PARK FL 33334

RIVER SHORES ASSOCIATION, INC. 3000 N.E. 16TH AVE. 4TH FLOOR OAKLAND PARK, FL 33334

DEAN, JEFFREY C 3040 NE 16 AVE APT 304 OAKLAND PARK, FL 33334-5253 PVP UNIT ACQUISITIONCO LLC 675 W INDIANTOWN RD #103 JUPITER FL 33458

BANK OF AMERICA, N.A. 100 NORTH TRYON STREET CHARLOTTE, NC 28255

PVP UNIT ACQUISITIONCO, LLC C/O NATIONAL CORPORATE RESEARCH LTD 615 S. DUPONT HWY, DOVER, DE 19901

#### 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 1ST day of MAY 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 Tomie Coates	

#### **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

36705 NOTICE OF APPLICATION FOR TAX DEED CERTIFICATE NUMBER: 11283

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

05/18/2017 05/25/2017 06/01/2017 06/08/2017

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.

Sworn to and subscribed before me this

8 day of JUNE, A.D. 2017

(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 36705

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: 494226-AA-0360 Certificate Number: 11283 Date of Issuance: 06/01/2013

Certificate Holder: TTLREO 2, LLC Description of Property: RIVER SHORES CONDO UNIT 304 AVON HALL

Name in which assessed: PVP UNIT ACQUISITIONCO LLC Legal Titleholders:

PVP UNIT ACQUISITIONCO LLC 675 W INDIANTOWN RD #103 JUPITER, FL 33458

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 21st day of June, 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.deedauction.net
"Pre-registration is required to bid.
Dated this 18th day of May, 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 successful bidder is responsible to pay any outstanding taxes.

Minimum Bid:

5/18-25 6/1-8 17-80/0000217959B

15184.42

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

#### NOTICE OF APPLICATION FOR TAX DEED NUMBER 36705

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: 494226-AA-0360

Certificate Number: 11283 Date of Issuance: 06/01/2013 Certificate Holder: TTLREO 2, LLC

Description of Property: RIVER SHORES CONDO

**UNIT 304 AVON HALL** 

A condominium, according to the declaration of condominium recorded on O R Book 3841, Page 445, and all exhibits and amendments thereof, Public Records of Broward County, FL

Legal Titleholders:

Name in which assessed: PVP UNIT ACQUISITIONCO LLC PVP UNIT ACQUISITIONCO LLC 675 W INDIANTOWN RD #103

JUPITER, FL 33458

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 21st day of June , 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:

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Dated this 18th day of May , 2017 .

Bertha Henry

County Administrator

RECORDS, TAXES, AND TREASURY DIVISION

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: 05/18/2017, 05/25/2017, 06/01/2017 & 06/08/2017

Minimum Bid: 15184.42

#### **BROWARD COUNTY SHERIFF'S OFFICE**

P.O. BOX 9507 FORT LAUDERDALE, FLORIDA 33310

#### RETURN OF SERVICE

	10332 **SERVE A.S.A.P RETURN TO TAX NO BROWARD COUNTY, FL vs. PVP UNIT ACQUISITIONCO		TD 36705
		COUNTY/BROWARD DEFEN	MANT 6/21/2094SE
	TYPE OF WRIT PUP LINIT ACQUISITION COLLC	COURT 3040 NE 16 AVENUE #304 DAKLAND PARK, FL 33334	HEARING DATE
		I	Received this process on 5/8/2017
	14279 BROWARD COUNTY REVENUE-DELING TAX SEC 115 S. ANDREWS AVENUE, ROOM A-100 FT LAUDERDALE , FL 33301 REBECCA LEDER, SUPV.	CTION Served	Date
	9884 Attorney PVP UNIT ACQUISITIONCO LLC in Proposed C		ned person a true copy of the writ, with the date
	rvice endorsed thereon by me, and a copy of the complaint, petition, or initial plo	eading, by the following method:	led person a due copy of the wild, with the date
П	INDIVIDUAL SERVICE		
CIIDC	TITUTE 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. 48.0		
П	To, the defendant's spouse, at		in accordance with F.S. 48.031(2)(a
	To, the person in charge of the d serve the defendant have been made at the place of business	efendant's business in accordance with F	S. 48.031(2)(b), after two or more attempts to
COR	PORATE SERVICE:		
	To, holding the following position accordance with F.S. 48.081		
П	To, an employee of defendant co	orporation in accordance with F.S. 48.081	(3)
	To, as resident agent of said cor	poration in accordance with F.S. 48.091	
			designated employee or person in
	of partnership, in accordance with F.S. 48.061(1)	, partner, or to	
		on the property described in the complainal place of abode in accordance with F.S.	nt or summons. Neither the tenant nor a person . 48.183
	of partnership, in accordance with F.S. 48.061(1)  POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place residing therein 15 years of age or older could be found at the defendant's usu 1st attempt date/time:	on the property described in the complainal place of abode in accordance with F.S.  2 <sup>nd</sup> attempt date/time:	nt or summons. Neither the tenant nor a person . 48.183
	of partnership, in accordance with F.S. 48.061(1)  POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place residing therein 15 years of age or older could be found at the defendant's usual content of the	on the property described in the complainal place of abode in accordance with F.S.  2 <sup>nd</sup> attempt date/time:	nt or summons. Neither the tenant nor a person . 48.183
	of partnership, in accordance with F.S. 48.061(1)  POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place residing therein 15 years of age or older could be found at the defendant's usu 1st attempt date/time:  POSTED COMMERCIAL: By attaching a true copy to a conspicuous place	on the property described in the complainal place of abode in accordance with F.S.  2 <sup>nd</sup> attempt date/time: the on the property in accordance with F.S.	nt or summons. Neither the tenant nor a person . 48.183
	of partnership, in accordance with F.S. 48.061(1)  POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place residing therein 15 years of age or older could be found at the defendant's usu 1st attempt date/time:	on the property described in the complainal place of abode in accordance with F.S.  2 <sup>nd</sup> attempt date/time: the on the property in accordance with F.S.	nt or summons. Neither the tenant nor a person. 48.183

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

exert 10BC

\_ D.S

**ORIGINAL** 

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

PROPERTY ID #494226-AA-0360 (TD # 36705)

### WARNING

RECEIVED SHERIFF

PROPERTY IN WHICH YOU ARE INTERESTED IS LISTED IN THE ENCLOSED NOTICE 8 AM 8: 49

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 May 31, 2017 ......\$ 9,882.73
- \* Amount due if paid by June 20, 2017 ......\$ 9,991.70
- \*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 21, 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

#### PLEASE SERVE THIS ADDRESS OR LOCATION

PVP UNIT ACQUISITIONCO LLC 3040 NE 16 AVE 304 **OAKLAND PARK FL 33334** 

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

### PALM BEACH COUNTY SHERIFF'S OFFICE ORIGINAL RETURN

Court: Circuit Case No.: 11283

PVP UNIT ACQUISITIONCO LLC

County: Broward

675 W INDIANTOWN ROAD #103 JUPITER, FL 33458

0 p

0

W

**BROWARD COUNTY -**TAX DEEDS 115 S ANDREWS AVENUE RM A-100 FORT LAUDERDALE, FL 33301

WARNING & COPY

NOTICE OF APPLICATION FOR TAX DEED WITH

IN RE: PVP UNIT ACQUISITIONCO LLC

N/A

e f

e n d

n

Received this Writ on May 9, 2017 and served the same on the within named defendant at 7:44 AM on May 16, 2017, in Palm Beach County, Florida, a true copy of this Writ, endorsed thereon by me, Tedd Smith by Posting an attached copy to a conspicuous place on the property.

Tedd Smith 2685

From the county administrator, broward county, fort lauderdale, florida  $PROPERTY\ ID\ \#494226-AA-0360\ (TD\ \#36705\ )$ 

### WARNING

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

PALM BEACH COUNTY SHERIFF'S DEPT ATTN: CIVIL DIVISION 3228 GUN CLUB ROAD WEST PALM BCH, FL 33406

# ORIGINAL DOCUMENT

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www.broward.org/recordstaxestreasury

#### PLEASE SERVE THIS ADDRESS OR LOCATION

PVP UNIT ACQUISITIONCO LLC 675 W INDIANTOWN RD #103 JUPITER FL 33458

N1B

NOTE: THIS IS <u>NOT</u> THE ADDRESS OF THE PROPERTY SCHEDULED FOR AUCTION THIS IS THE ADDRESS OF THE OWNER!

CFN # 110604082, OR BK 48568 Page 433, Page 1 of 2, Recorded 03/09/2012 at 11:34 AM, Broward County Commission, Doc. D \$0.70 Deputy Clerk 1037

THIS INSTRUMENT PREPARED BY AND RETURN TO:

McCabe & Samiljan, LLC 30 South M Street Lake Worth, Florida 33460

Property Appraisers Parcel Identification (Folio) Number: 4942-26-AA-0360

### **QUITCLAIM DEED**

SPACE ABOVE THIS LINE FOR RECORDING DATA

WITNESSETH: That the Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other good and valuable consideration to Grantor in hand paid by Grantees, the receipt of which is hereby acknowledged, has granted, bargained and quitclaimed to the said Grantees and Grantees' heirs and assigns forever, the following described land, situate, lying and being in the County of PALM BEACH, State of Florida, to

DWELLING UNIT 304, of AVON HALL IN RIVER SHORES CONDOMINIUM, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 3841, Page 445, of the Public Records of Broward County, Florida. a/k/a: 3040 NE 16th Avenue, #304, Oakland Park, FL 33334

To Have and to Hold the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of Grantor, either in law or equity, for the use, benefit and profit of the said Grantees forever.

In Witness Whereof, the Grantors have hereunto set their hand and seal the day and year first above written.

PAGE 1062

Signed, sealed and delivered in the presence of:

Witness #2 Printed Name

uce Janda t River Shores Association, Inc., a

Florida corporation

Janet Carlucci, President

STATE OF FLORIDA COUNTY OF PALM BEACH

My Commission

CHRISTOPHER L. TRUSTER Notary Public - State of Florida My Comm. Expires Feb 7, 2014

Commission # DD 959101

Printed Notary Name

CFN # 105979863, OR BK 41831 Page 1362, Page 1 of 9, Recorded 04/17/2006 at 01:51 PM, Broward County Commission, Doc M: \$472.50 Int. Tax \$270.00 Deputy Clerk 2130

WHEN RECORDED MAIL TO:

Record and Return To: United General Title Ins Fiseru-27 Inwood Road Rocky Hill, CT 06067

This Mortgage prepared by:

Name: RENEE NORTON Company: Bank of America, N.A.

Address: FL2-002-01-02 6700 LAKEVIEW CENTER DR, TAMPA, FL 33619-0000

#### MORTGAGE

#### FOR USE WITH SECURED REVOLVING CREDIT AGREEMENT

MAXIMUM LIEN. The total amount of indebtedness secured by this Mortgage may decrease or increase from time to time, but the maximum amount of principal indebtedness which may be outstanding at any one time shall not exceed \$270,000.00, plus interest, and amounts expended or advanced by Lender for the payment of taxes, levies or insurance on the Property, and interest on such amounts.

THIS MORTGAGE dated March 8, 2006, is made and executed between JEFFREY C DEAN, AN UNMARRIED PERSON WHOSE ADDRESS IS 3040 NE 16TH AVE APT 304 OAKLAND PARK FL,33334 (referred to below as "Grantor") and Bank of America, N.A., whose address is 100 North Tryon Street, Charlotte, NC 28255 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in BROWARD County, State of Florida:

See Exhibit A, which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 3040 NE 16TH AVE APT 304, OAKLAND PARK, FL 33334-5207.

REVOLVING LINE OF CREDIT. This Mortgage secures the Indebtedness including, without limitation, a revolving line of credit under which, upon request by Grantor, Lender, within twenty (20) years from the date of this Mortgage, may make future advances to Grantor. Such future advances, together with interest thereon, are secured by this Mortgage. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT WITH THE CREDIT LIMIT OF \$135,000.00, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

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**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until Grantor's interest in any or all of the Property is foreclosed, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to The provisions of this section of the Mortgage, including the obligation to indemnify, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Subsequent Liens. Grantor shall not allow any subsequent liens or mortgages on all or any portion of the Property without the prior written consent of Lender.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Duty to Protect.** Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Florida law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

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Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and reasonable attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

**Notice of Construction.** Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. The Real Property is or will be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area. Grantor agrees to obtain and maintain Federal Flood Insurance, if available, for the maximum amount of your credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$10,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property

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against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Mortgage:

**Proceedings.** If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all intangible personal property taxes, documentary stamp taxes, fees, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax, including without limitation an intangible personal property tax, upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

**FURTHER ASSURANCES; ATTORNEY-IN-FACT.** The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage as first and prior liens on the Property,

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whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to

EVENTS OF DEFAULT. Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

**Deficiency Judgment.** If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

**Notice of Sale.** Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and

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# MORTGAGE (Continued)

appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

**ASSOCIATION OF UNIT OWNERS.** The following provisions apply if the Real Property has been submitted to unit ownership law or similar law for the establishment of condominiums or cooperative ownership of the Real Property:

**Power of Attorney.** Grantor grants an irrevocable power of attorney to Lender to vote in Lender's discretion on any matter that may come before the association of unit owners. Lender will have the right to exercise this power of attorney only after Grantor's default; however, Lender may decline to exercise this power as Lender sees fit.

**Insurance.** The insurance as required above may be carried by the association of unit owners on Grantor's behalf, and the proceeds of such insurance may be paid to the association of unit owners for the purpose of repairing or reconstructing the Property. If not so used by the association, such proceeds shall be paid to Lender.

Compliance with Regulations of Association. Grantor shall perform all of the obligations imposed on Grantor by the declaration submitting the Real Property to unit ownership, by the bylaws of the association of unit owners, or by any rules or regulations thereunder. If Grantor's interest in the Real Property is a leasehold interest and such property has been submitted to unit ownership, Grantor shall perform all of the obligations imposed on Grantor by the lease of the Real Property from its owner.

NONTITLED SPOUSES AND NON-BORROWER GRANTORS. Any Grantor or Trustor who signs this Deed of Trust, Mortgage or Modification ("Security Instrument") but does not execute the Note or Credit Agreement ("Non-borrower Grantor or Trustor"): (a) is signing only to grant, bargain, sell and convey such Non-borrower Grantor's or Trustor's interest in the Property under the terms of this Security Instrument; (b) is not by signing becoming personally obligated to pay the Note or Credit Agreement; and (c) agrees that without such Non-borrower Grantor's or Trustor's consent, Lender and any other Grantor or Trustor may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the obligation evidenced by the Note or the Credit Agreement ("Related Document").

Any spouse of a Grantor or Trustor who is not in title to the Property and who signs this Security Instrument: (a) is signing only to grant, bargain, sell and convey any marital and homestead rights of such spouse in the Property; (b) is not by signing becoming personally obligated to pay the Note or Credit Agreement; and (c) agrees that without such spouse's consent, Lender and any other Grantor or Trustor may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of any Related Document.

Neither of the two foregoing sentences limit the liability of any Non-borrower Grantor or Trustor or signing spouse of a Grantor or Trustor, as applicable, under any guaranty agreement or other agreement by such person, whereby such person becomes liable for the Indebtedness in whole or in part; both such sentences apply notwithstanding any language to the contrary in this Security Instrument or any of the Related Documents and apply only to the extent permitted by applicable law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Governing Law. With respect to interest (as defined by federal law) this Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of North Carolina without regard to its conflicts of laws provisions. In all other respects, this Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Florida without regard to its conflicts of law provisions. The loan transaction that is evidenced by the Credit Agreement and this Mortgage has been approved, made, and funded, and all necessary loan documents have been accepted by Lender in the State of North Carolina.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage

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even if a provision of this Mortgage may be found to be invalid or unenforceable.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Successors and Assigns. Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

Waive Jury. All parties to this Mortgage hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage:

Borrower. The word "Borrower" means JEFFREY C DEAN and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated March 8, 2006, with credit limit of \$135,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The final maturity date of the Credit Agreement is March 8, 2031. NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

Grantor. The word "Grantor" means JEFFREY C DEAN.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means Bank of America, N.A., its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Loan No: 68211061592599

Page 8

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR: JEFFREY C DI WITNESSES Chiris

INDIVIDUAL ACKNOWLEDGMENT

) SS

STATE OF

**COUNTY OF** 

The foregoing instrument was acknowledged before me this by JEFFREY C DEAN, who is personally known to me or who has produced

/ did not take an oath.

as identification and

(Signature of Person Taking Acknowledgment)

(Name of Acknowledger Typed, Printed or Stamped)

(Title or Rank)

(Serial Number, if any)

CAROL A. TRUEMAN MY COMMISSION # DD 502809 EXPIRES: February 9, 2010 Bonded Thru Notary Public Underwriters

#### **SCHEDULE A**

THE FOLLOWING DESCRIBED REAL PROPERTY LYING AND BEING SITUATED IN BROWARD COUNTY, FLORIDA, TO-WIT:

DWELLING UNIT 304, AVON HALL IN RIVER SHORES CONDOMINIUM, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN OFFICIAL RECORDS BOOK 3481, PAGE(S) 445, AND ANY AMENDMENTS THERETO; TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS DECLARED IN SAID DECLARATION OF CONDOMINIUM, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

KNOWN: 3040 NE 16<sup>TH</sup> AVENUE, APT 304

PARCEL: 4942 26 AA 0360

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

**DATE: May 1, 2017** 

PROPERTY ID #494226-AA-0360 (TD # 36705)

# WARNING

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

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3040 NE 16 AVE 304 OAKLAND PARK FL 33334 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. <u>IF YOU DO NOT OWN OR HAVE LEGAL</u> INTEREST IN THIS PROPERTY, PLEASE DISREGARD THIS LETTER.

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

AMOUNT NECESSARY TO REDEEM: (See amount below)

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

- \* Amount due if paid by May 31, 2017 ......\$ 9,882.73 Or
- \* Amount due if paid by June 20, 2017......\$ 9,991.70

\*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 21, 2017 UNLESS THE BACK TAXES ARE PAID.

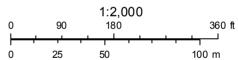
TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORD, TAXES & TREASURY DIVISION, TAX DEED SECTION, 115 S. ANDREWS AVENUE ROOM #A-100, FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT <u>www.broward.org/recordstaxestreasury</u>

Property Id: 494226AA0360



October 9, 2016



95	U.S. Postal Service™ CERTIFIED MAIL® RECE Domestic Mail Only	EIPT
PS 8860 1000	For delivery information, visit our website at  Certified Mail Fee  \$ Extra Services & Fees (check box, add fee as appropriate)  Return Receipt (hardcopy)  Return Receipt (electronic)  Certified Mail Restricted Delivery  Adult Signature Required  \$	Postmark Here
7016 1370	Dotage  Total P Sent Tc  Street  Street  TD 36705 JUNE 2017 WA PVP UNIT ACQUISITION C 675 W INDIANTOWN RD JUPITER FL 33458  City, S.  PS Form 3800, April 2015 PSN 7530-02-000-9047	O LLC #103

88	U.S. Postal Service™ CERTIFIED MAIL® RECE Domestic Mail Only	
388 29	For delivery information, visit our website at OFFICIAL  Certified Mail Fee	www.usps.com*.
70 0001 03	Extra Services & Fees (check box, add fee as appropriate)   Return Receipt (hardcopy)	Postmark Here
7016 137	TD 36705 JUNE 2017 V PVP UNIT ACQUISITIO  Sent To  3040 NE 16 AVE OAKLAND PARK FL	NCO LLC 304
	Charles and Paleston Hall	See Reverse for Instructions

3008	CERTIFIED MAIL® RECEIPT  Domestic Mail Only	
8 30	For delivery information, visit our website at www.usps	.com®.
0001 038	Certified Mail Fee \$ Extra Services & Fees (check box, add fee as appropriate)  Return Receipt (hardcopy)  Return Receipt (electronic)  Certified Mail Restricted Delivery  He	7.00
	Adult Signature Required \$ Adult Signature Rectricted Dalivery \$  Postage  \$ TD 36705 JUNE 2017 WARNING	
	CITY OF OAKLAND PARK	
/UJP	Sent To 3650 NE 12 AVE	FFICE —
70	Street and A OAKLAND PARK, FL 33334	
	City, State, ZIP+4®	NAME OF THE PARTY

3077	U.S. Postal Service™ CERTIFIED MAIL® RECEIPT  Domestic Mail Only		
88	For delivery information, visit our website at	WWW.usps.com°.	
EO TOOO	\$ Extra Services & Fues (check box, add fee as appropriate)   Return Receipt (hardcopy) \$     Return Receipt (electronic) \$     Certified Mall Rr   Services   Services     Adult Signature	Postmark Here	
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7076	\$ 3000 NE 16TH Sent To OAKLAND PARK, Street and Apt. No., or PO Box No.		
*(	City, State, 2IP+4  PS Form 3800, April 2015 PSN 7530-02-000-9047	See Reverse for Instruction	



3060	U.S. Postal Service <sup>™</sup> CERTIFIED MAIL <sup>®</sup> RECEIPT  Domestic Mail Only		
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7076	\$ 3000 N.E. 16TH AVE OAKLAND PARK	4TH FLOOR	
-	City, State, ZIP44* PS Form 3800, April 2015 PSN 7530-02-000-9047	See Reverse for Instructions	

3046	U.S. Postal Service <sup>™</sup> CERTIFIED MAIL <sup>®</sup> RECEIPT Domestic Mail Only		
8 30	For delivery information, visit our website at www.usps.com*.		
0001 038	Certified Mail Fee  \$ Extra Services & Fees (check box, add fee as appropriate)  Return Receipt (hardcopy)  Return Receipt (electronic)  Certified Mail Restricted Delivery  Adult Signature Required  \$		
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Sent To	3040 NE 16 AVE A OAKLAND PARK, FL 3	PT 304	

39	U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only		
88 30	For delivery information, visit our website  Certified Mail Fee	at www.usps.com*.	
8E0 1000	\$ Extra Services & Fees (check box, add fee as appropriate)   Return Receipt (nardcopy) \$   Return Receipt (electronic) \$   Certified Mail Restricted Delivery \$   Adult Signature Required \$	Postmark Here	
0761 4107	Daduit Sirest and   TD 36705 JUNE 2017 WARNING		
-	City, State, ZIP+4 <sup>®</sup> PS Form 3800, April 2015 PSN 7530-02-000-9047	See Reverse for Instructions	