

TitleExpress®

A service of Grant Street Group

**339 SIXTH AVENUE, SUITE 1400
PITTSBURGH, PA 15222**

Phone: (412) 391-5555 Fax: (412) 391-7608

E-mail: TitleExpress@grantstreet.com

www.GrantStreet.com

PROPERTY INFORMATION REPORT

ORDER DATE: 10/06/2022

REPORT EFFECTIVE DATE: 20 YEARS UP TO 10/05/2022

CERTIFICATE # 2013-10888

ACCOUNT # 494220AA0390

ALTERNATE KEY # 324054

TAX DEED APPLICATION # 37349

COUNTY, STATE: BROWARD, FL

At the request of the County Tax Collector for the above-named county, a search has been made of the Public Records for the following described property:

LEGAL DESCRIPTION:

Condominium Unit No. B-203 of Oakland Shores Condominium #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 3125 OAKLAND SHORES DRIVE #B203, OAKLAND PARK FL 33309

OWNER OF RECORD ON CURRENT TAX ROLL:

LAWRENCE ZAPATA
3125 OAKLAND SHORES DR UNIT B203
OAKLAND PARK, FL 33309

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

LAWRENCE ZAPATA
3125 OAKLAND SHORES DR. B203
OAKLAND PK, FL 33309 (Per Deed)

OR: 40651, Page: 1916

MORTGAGE HOLDER OF RECORD:

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
FLINT, MI 48501-2026 (Per Mortgage)

OR: 40651, Page: 1944

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328 (Per Sunbiz)

C T CORPORATION SYSTEM, REGISTERED AGENT,
O/B/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324 (Per Sunbiz)

FINANCE AMERICA, LLC
16802 ASTON STREET
IRVINE, CA 92606 (Per Mortgage in 40651-1944 and Sunbiz)

US BANK NATIONAL ASSOCIATION
AS TRUSTEE FOR THE RASC 2005-KS12
1100 VIRGINIA DRIVE
FORT WASHINGTON, PA 19034 (Per Assignment of Mortgage)

OR: 48983, Page: 15

U.S. BANK NATIONAL ASSOCIATION
11127 MCMULLEN ROAD
RIVERVIEW, FL 33579 (Per Sunbiz)

C T CORPORATION SYSTEM, REGISTERED AGENT,
O/B/O U.S. BANK NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324 (Per Sunbiz)

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

5T WEALTH PARTNERS LP
PO BOX 162121
ALTAMONTE SPRINGS, FL 32716 (Tax Deed Applicant)

OAKLAND SHORES CONDOMINIUM #1, INC. Instrument: 118088946
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309 (Per Lien and Sunbiz)

OAKLAND SHORES CONDOMINIUM #1, INC. Instrument: 118246127
CAROLYN C. MEADOWS
BECKER & POLIAKOFF, P.A.
1 EAST BROWARD BLVD., SUITE 1700
FORT LAUDERDALE, FL 33301 (Per Lis Pendens)

BECKER AND POLIAKOV LLC, REGISTERED AGENT,
O/B/O OAKLAND SHORES CONDOMINIUM #1, INC.
1 EAST BROWARD BLVD SUITE 1700
FORT LAUDERDALE, FL 33301 (Per Sunbiz. Declaration in 5709-85.)

PROPERTY INFORMATION REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4942 20 AA 0390

CURRENT ASSESSED VALUE: \$29,560

HOMESTEAD EXEMPTION: Yes

MOBILE HOME ON PROPERTY: No

OUTSTANDING CERTIFICATES:

1. 2022-17001
2. 2022-17000
3. 2022-16997
4. 2021-7671
5. 2022-7550

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:

Warranty Deed

OR: 30376, Page: 637

Mortgage

OR: 40651, Page: 1918

This is a Property Information Report that has been prepared in accordance with the requirements of Sections 197.502(4) and (5), Florida Statutes, and which satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.016. This report is not title insurance. It is not an opinion of title, title insurance policy, warranty of title or any other assurance as to the status of title, and shall not be used for the purpose of issuing title insurance.

Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipient(s) of the property information report.

Kinsey Ram

Title Examiner



| | | | |
|-------------------------------|---|----------------|-----------------|
| Site Address | 3125 OAKLAND SHORES DRIVE #B203, OAKLAND PARK FL 33309 | ID # | 4942 20 AA 0390 |
| Property Owner | ZAPATA, LAWRENCE | Millage | 1712 |
| Mailing Address | 3125 OAKLAND SHORES DR UNIT B203 OAKLAND PARK FL 33309 | Use | 04 |
| Abbr Legal Description | OAKLAND SHORES CONDOMINIUM #1 UNIT B-203 PER CDO BK/PG: 5709/85 | | |

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 | | | | | |
|----------------------------|---------|------------------------|---------------------|----------------------|----------|
| Year | Land | Building / Improvement | Just / Market Value | Assessed / SOH Value | Tax |
| 2021 | \$8,240 | \$74,200 | \$82,440 | \$29,560 | |
| 2020 | \$7,810 | \$70,280 | \$78,090 | \$29,160 | \$368.36 |
| 2019 | \$7,210 | \$64,890 | \$72,100 | \$28,510 | \$354.35 |

| 2021 Exemptions and Taxable Values by Taxing Authority | | | | |
|--|----------|--------------|-----------|-------------|
| | County | School Board | Municipal | Independent |
| Just Value | \$82,440 | \$82,440 | \$82,440 | \$82,440 |
| Portability | 0 | 0 | 0 | 0 |
| Assessed/SOH 06 | \$29,560 | \$29,560 | \$29,560 | \$29,560 |
| Homestead 100% | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| 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 | \$4,560 | \$4,560 | \$4,560 | \$4,560 |

| Sales History | | | |
|---------------|------|-------------|------------------|
| Date | Type | Price | Book/Page or CIN |
| 9/29/2005 | WD | \$122,500 | 40651 / 1916 |
| 2/28/2000 | WD | \$26,500 | 30376 / 637 |
| 2/1/1978 | SWD | \$8,133,333 | 1109 / 506 |
| | | | |
| | | | |

| Land Calculations | | |
|--|--------|-------|
| Price | Factor | Type |
| | | |
| | | |
| | | |
| | | |
| Adj. Bldg. S.F. | | 760 |
| Units/Beds/Baths | | 1/1/1 |
| Eff./Act. Year Built: 1975/1974 | | |

| 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 #37349

STATE OF FLORIDA
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 1st day of February 2023, 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:

| | | | |
|---|--|--|--|
| LAWRENCE ZAPATA 3125 OAKLAND SHORES DR. B203 OAKLAND PK, FL 33309 | FINANCE AMERICA LLC PO BOX 16637 IRVINE, CA 92623-6637 | FINANCE AMERICA, LLC 16802 ASTON STREET IRVINE, CA 92606 | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026 |
| US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE RASC 2005-KS12 1100 VIRGINIA DRIVE FORT WASHINGTON, PA 19034 | OAKLAND SHORES CONDOMINIUM #1, INC. 3127 OAKLAND SHORES DRIVE OAKLAND PARK, FL 33309 | OAKLAND SHORES CONDOMINIUM #1, INC. CAROLYN C. MEADOWS BECKER & POLIAKOFF, P.A. 1 EAST BROWARD BLVD., SUITE 1700 FORT LAUDERDALE, FL 33301 | ALDRIDGE CONNORS LLP FIFTEEN PIEDMONT CENTER 3575 PIEDMONT RD NE # 500 ATLANTA, GA 30305-1623 |
| INDECOMM GLOBAL SERVICES 2925 COUNTRY DR SAINT PAUL, MN 55117-1060 | JULIA L GREENFIELD 16802 ASTON IRVINE, CA 92606-4835 | TITLE PARTNERS OF SOUTH FL 2651 N FEDERAL HWY STE 200 FT LAUDERDALE, FL 33306 | WILLIAM L EPSTEIN ESQ INTEGRITY TITLE INC 1336 N FEDERAL HWY POMPANO BEACH, FL 33062-3730 |
| BECKER AND POLIAKOV LLC, REGISTERED AGENT, O/B/O OAKLAND SHORES CONDOMINIUM #1, INC. 1 EAST BROWARD BLVD SUITE 1700 FORT LAUDERDALE, FL 33301 | C T CORPORATION SYSTEM, REGISTERED AGENT, O/B/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324 | C T CORPORATION SYSTEM, REGISTERED AGENT, O/B/O U.S. BANK NATIONAL ASSOCIATION 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324 | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR ATLANTA, GA 30328 |
| U.S. BANK NATIONAL ASSOCIATION 11127 MCMULLEN ROAD RIVERVIEW, FL 33579 | CITY OF OAKLAND PARK ANDREW THOMPSON, BUDGET OFFICE 3650 NE 12TH AVE OAKLAND PARK, FL 33334-4525 | | |

I certify that notice was provided pursuant to Florida Statutes, Section 197.502(4)
I further certify that I enclosed with every copy mailed, a statement as follows: 'Warning - property in which you are interested' is listed in the copy of the enclosed notice.
GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 1st day of February 2023 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL

Monica Cepero
COUNTY ADMINISTRATOR
Finance and Administrative Services Department
Records, Taxes, & Treasury Division

By _____
Deputy Misty Del Hierro

2

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 37349

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: 494220-AA-0390
Certificate Number: 10888
Date of Issuance: 06/01/2014
Certificate Holder: 5T WEALTH PARTNERS LP
Description of Property: OAKLAND SHORES CONDOMINIUM #1
UNIT B-203
PER CDO BK/PG: 5709/85

Name in which assessed: ZAPATA, LAWRENCE
Legal Titleholders: ZAPATA, LAWRENCE
3125 OAKLAND SHORES DR UNIT B203
OAKLAND PARK, FL 33309

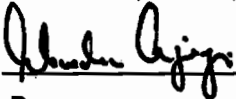
All of said property being in the County of Broward, State of Florida.

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 March, 2023. 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 1st day of December, 2022.

Monica Cepero
County Administrator
RECORDS, TAXES, AND TREASURY DIVISION



By:

Abiodun Ajayi
Deputy



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

Publish: DAILY BUSINESS REVIEW
Issues: 02/09/2023, 02/16/2023, 02/23/2023 & 03/02/2023
Minimum Bid: 6993.23

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 37349

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Certificate Number: 10888

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Certificate Holder: 5T WEALTH PARTNERS LP

Description of Property: OAKLAND SHORES CONDOMINIUM #1
UNIT B-203
PER CDO BK/PG: 5709/85

Condominium Unit No. B-203 of Oakland Shores Condominium #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

Name in which assessed: ZAPATA,LAWRENCE

Legal Titleholders: ZAPATA,LAWRENCE
3125 OAKLAND SHORES DR UNIT B203
OAKLAND PARK, FL 33309

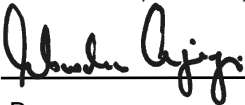
All of said property being in the County of Broward, State of Florida.

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 March, 2023. 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 5th day of December, 2022.

Monica Cepero
County Administrator
RECORDS, TAXES, AND TREASURY DIVISION



By:

Abiodun Ajayi
Deputy

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

Publish: DAILY BUSINESS REVIEW

Issues: 02/09/2023, 02/16/2023, 02/23/2023 & 03/02/2023

Minimum Bid: 7412.23

BROWARD

STATE OF FLORIDA
COUNTY OF BROWARD:

Before the undersigned authority personally appeared BARBARA JEAN COOPER, who on oath says that he or she is the LEGAL CLERK, of the Broward Daily Business Review f/k/a Broward Review, of Broward County, Florida; that the attached copy of advertisement, being a Legal Advertisement of Notice in the matter of

37349
NOTICE OF APPLICATION FOR TAX DEED
CERTIFICATE NUMBER: 10888

in the XXXX Court,
was published in a newspaper by print in the issues of
Broward Daily Business Review f/k/a Broward Review on

02/09/2023 02/16/2023 02/23/2023 03/02/2023

Affiant further says that the newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

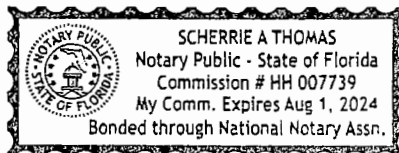
Barbara Jean Cooper

Sworn to and subscribed before me this
2 day of MARCH, A.D. 2023

Scherrie A Thomas

(SEAL)

BARBARA JEAN COOPER personally known to me



**Broward County, Florida
RECORDS, TAXES & TREASURY
DIVISION/TAX DEED SECTION
NOTICE OF APPLICATION FOR
TAX DEED NUMBER 37349**

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: 494220-AA-0390

Certificate Number: 10888

Date of Issuance: 06/01/2014

Certificate Holder:

5T WEALTH PARTNERS LP

Description of Property:

OAKLAND SHORES CONDOMINIUM #1

UNIT B-203

PER CDO BK/PG: 5709/85

Condominium Unit No. B-203 of Oakland Shores Condominium #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

Name in which assessed:

ZAPATA, LAWRENCE

Legal Titleholders:

ZAPATA, LAWRENCE

3125 OAKLAND SHORES DR
UNIT B203

OAKLAND PARK, FL 33309

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 March, 2023. 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 5th day of December, 2022.

Monica Cepero

County Administrator

RECORDS, TAXES, AND

TREASURY DIVISION

(Seal)

By: Abiodun Ajayi

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: 7412.23

401-314

2/9-16-23 3/2 23-02/0000643888B

BROWARD COUNTY SHERIFF'S OFFICE

2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 23004107

Broward County, FL VS Lawrence Zapata

RETURN OF SERVICE

Court Case # TD 37349

Hearing Date: 03/15/2023

Received by CCN 14730

02/02/2023 9:14 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: **Lawrence Zapata 3125 Oaklake Shores Drive #B203 Oakland Park FL 33309**

Served:

| |
|---|
| X |
| |

Not Served:

Broward County Revenue-Delinquent Tax Section
115 S. Andrews Ave.
Room A-100
Fort Lauderdale FL 33301

Date: 02/02/2023 Time: 11:45 AM

On Lawrence Zapata 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 copy of the complaint petition or initial pleading by the following method:

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

COMMENTS: Posted tax notice on door. I observed a Bug Off extermination notice was also posted to the apartment door.

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

Gregory Tony, Sheriff
Broward County, Florida

By:

D.S.

C. Bedford, #14730**RECEIPT INFORMATION****EXECUTION COSTS****DEMAND/LEVY INFORMATION**

| | |
|-------------|--------|
| Receipt # | |
| Check # | |
| Service Fee | \$0.00 |
| On Account | \$0.00 |
| Quantity | |
| Original | 1 |
| Services | 1 |

| | |
|-----------------------|--------|
| Judgment Date | n/a |
| Judgment Amount | \$0.00 |
| Current Interest Rate | 0.00% |
| Interest Amount | \$0.00 |
| Liquidation Fee | \$0.00 |
| Sheriff's Fees | \$0.00 |
| Sheriff's Cost | \$0.00 |
| Total Amount | \$0.00 |

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION
PROPERTY ID # 494220-AA-0390 (TD #37349)

RECEIVED SHERIFF
2023 FEB -1 11:31
BROWARD COUNTY, FLORIDA

WARNING

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

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

NOTE

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

FLA. STATUTES MAY REQUIRE US TO NOTIFY ALL PROPERTY OWNERS WHO LIVE AROUND THE PROPERTY SCHEDULED 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 amounts below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

* Amount due if paid by February 28, 2023\$4,439.36

Or

* Amount due if paid by March 14, 2023\$4,469.69

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON March 15, 2023 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

ZAPATA, LAWRENCE
3125 OAKLAND SHORES DR B203
OAKLAND PK, FL 33309

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



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation
OAKLAND SHORES CONDOMINIUM #1, INC.

Filing Information

| | |
|-----------------------------|------------|
| Document Number | 725873 |
| FEI/EIN Number | 59-1549650 |
| Date Filed | 03/21/1973 |
| State | FL |
| Status | ACTIVE |
| Last Event | AMENDMENT |
| Event Date Filed | 10/09/1997 |
| Event Effective Date | NONE |

Principal Address

3127 Oakland Shores Drive
Oakland Park, FL 33309

Changed: 04/18/2014

Mailing Address

3127 Oakland Shores Drive
Oakland Park, FL 33309

Changed: 04/18/2014

Registered Agent Name & Address

Becker and Poliakov LLC
1 East Broward Blvd
Suite1700
Fort Lauderdale, FL 33301

Name Changed: 03/23/2018

Address Changed: 03/23/2018

Officer/Director Detail

Name & Address

Title President

Lvovsky, Mitchell

3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309

Title Treasurer

Crowley, Patricia
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309

Title VP

Tegov, Iliana
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309

Title Asst. Secretary

Vuguin, Sergio
3127 Oakland Shores Drive
Oakland Park, FL 33309

Title Secretary

Logan, Conrad
3127 Oakland Shores Drive
Oakland Park, FL 33309

Annual Reports

| Report Year | Filed Date |
|--------------------|-------------------|
| 2020 | 03/17/2020 |
| 2021 | 03/18/2021 |
| 2022 | 03/16/2022 |

Document Images

| | |
|---|--|
| 03/16/2022 -- ANNUAL REPORT | View image in PDF format |
| 03/18/2021 -- ANNUAL REPORT | View image in PDF format |
| 03/17/2020 -- ANNUAL REPORT | View image in PDF format |
| 04/18/2019 -- ANNUAL REPORT | View image in PDF format |
| 03/23/2018 -- ANNUAL REPORT | View image in PDF format |
| 04/01/2017 -- ANNUAL REPORT | View image in PDF format |
| 03/23/2016 -- ANNUAL REPORT | View image in PDF format |
| 04/14/2015 -- ANNUAL REPORT | View image in PDF format |
| 04/18/2014 -- ANNUAL REPORT | View image in PDF format |
| 10/28/2013 -- AMENDED ANNUAL REPORT | View image in PDF format |
| 04/08/2013 -- ANNUAL REPORT | View image in PDF format |
| 06/15/2012 -- ANNUAL REPORT | View image in PDF format |
| 03/25/2012 -- ANNUAL REPORT | View image in PDF format |
| 04/01/2011 -- ANNUAL REPORT | View image in PDF format |
| 03/16/2010 -- ANNUAL REPORT | View image in PDF format |

| | |
|---|--|
| 04/21/2009 -- ANNUAL REPORT | View image in PDF format |
| 04/02/2009 -- ANNUAL REPORT | View image in PDF format |
| 05/19/2008 -- ANNUAL REPORT | View image in PDF format |
| 04/27/2007 -- ANNUAL REPORT | View image in PDF format |
| 09/08/2006 -- ANNUAL REPORT | View image in PDF format |
| 03/22/2006 -- ANNUAL REPORT | View image in PDF format |
| 03/29/2005 -- ANNUAL REPORT | View image in PDF format |
| 03/24/2004 -- ANNUAL REPORT | View image in PDF format |
| 08/15/2003 -- ANNUAL REPORT | View image in PDF format |
| 10/24/2002 -- ANNUAL REPORT | View image in PDF format |
| 03/27/2002 -- ANNUAL REPORT | View image in PDF format |
| 04/17/2001 -- ANNUAL REPORT | View image in PDF format |
| 08/14/2000 -- ANNUAL REPORT | View image in PDF format |
| 04/02/1999 -- ANNUAL REPORT | View image in PDF format |
| 03/24/1998 -- ANNUAL REPORT | View image in PDF format |
| 10/09/1997 -- AMENDMENT | View image in PDF format |
| 04/22/1997 -- ANNUAL REPORT | View image in PDF format |
| 04/02/1996 -- ANNUAL REPORT | View image in PDF format |
| 04/05/1995 -- ANNUAL REPORT | View image in PDF format |



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Designation of Agent

U.S. BANK NATIONAL ASSOCIATION

Filing Information

Document Number Q18000000086

FEI/EIN Number 31-0841368

Date Filed 08/31/2018

State US

Status ACTIVE

Principal Address

11127 McMullen Road
Riverview, FL 33579

Changed: 07/13/2022

Mailing Address

11127 McMullen Road
Riverview, FL 33579

Changed: 07/13/2022

Registered Agent Name & Address

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

[08/31/2018 -- Designation of Agent](#) [View image in PDF format](#)



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Detail by Entity Name

Foreign Limited Liability Company
FINANCE AMERICA, LLC

Filing Information

| | |
|-----------------------------|---------------|
| Document Number | M99000001386 |
| FEI/EIN Number | 06-1551833 |
| Date Filed | 09/03/1999 |
| State | DE |
| Status | INACTIVE |
| Last Event | LC WITHDRAWAL |
| Event Date Filed | 01/04/2006 |
| Event Effective Date | NONE |

Principal Address

16802 ASTON STREET
IRVINE, CA 92606

Mailing Address

16802 ASTON STREET
IRVINE, CA 92606

Registered Agent Name & Address

NONE

Authorized Person(s) Detail

Name & Address

Title MGR

CORNELL, KAREN H
15301 SPECTRUM DRIVE, SUITE 370
ADDISON, TX 75001

Title MGR

RICE, ARTHUR
16802 ASTON STREET
IRVINE, CA 92606

Title MGR

WARWICK, RONALD
16802 ASTON STREET
IRVINE, CA 92606

Title MGR

FLEMING, GRAHAM
16802 ASTON ST.
IRVING, CA 92606

Title MGR

LEIMBACH, BRIAN
16802 ASTON STREET
IRVINE, CA 92606

Title MGRM

FINANCE AMERICA HOLDINGS, LLC
16802 ASTON STREET
IRVINE, CA 92606

Annual Reports

| Report Year | Filed Date |
|--------------------|-------------------|
| 2003 | 01/08/2003 |
| 2004 | 03/30/2004 |
| 2005 | 04/27/2005 |

Document Images

| | |
|---|--|
| 01/04/2006 -- LC Withdrawal | View image in PDF format |
| 04/27/2005 -- ANNUAL REPORT | View image in PDF format |
| 03/30/2004 -- ANNUAL REPORT | View image in PDF format |
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| 02/26/2001 -- ANNUAL REPORT | View image in PDF format |
| 05/30/2000 -- ANNUAL REPORT | View image in PDF format |
| 09/03/1999 -- Foreign Limited | View image in PDF format |



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Detail by Entity Name

Foreign Profit Corporation

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Filing Information

Document Number F21000005638

FEI/EIN Number 54-1927784

Date Filed 10/01/2021

State DE

Status ACTIVE

Principal Address

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Mailing Address

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Registered Agent Name & Address

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Officer/Director Detail

Name & Address

Title DP

MCENTEE, CHRIS
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title D

KRAMER, EDWARD
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title VPDS

URDYKOWSKI, ANDREW

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title S

HORTSKAMP, SHARON
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title T

HUNTER, MARTIN
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title D

GOONE, DAVID
353 NORTH CLARK ST
CHICAGO, IL 60654

Annual Reports

| Report Year | Filed Date |
|--------------------|-------------------|
| 2022 | 07/26/2022 |

Document Images

| | |
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| 07/26/2022 -- ANNUAL REPORT | View image in PDF format |
| 10/01/2021 -- Foreign Profit | View image in PDF format |



This Instrument was prepared by:
THOMAS L. LaSALLE, Esq.
 5353 N. Federal Hwy., #405
 Ft. Lauderdale, Florida 33308

INSTR # 100180161
OR BK 30376 PG 0637
 RECORDED 03/30/2000 11:10 AM
 COMMISSION
 BROWARD COUNTY
DOC STMP-D 185.50
 DEPUTY CLERK 1050

Parcel I.D. No. 9220-AA-039

WARRANTY DEED

This Indenture, made this 28th day of Feb., 2000, between **RONALD JAMES NAKASHIAN**, joined by his wife, **NANCY NAKASHIAN**, whose post office address is 1715 Sylvan Point Drive, Mount Dora, FL 32757, grantor*, and **SUZANNE MENDEZ**, whose post office address is 3125 Oakland Shores Drive, #B203, Oakland Park, FL 33309, grantee*,

Witnesseth that said grantor, for and in consideration of the sum of Ten and No/100 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 land, situate, lying and being in Broward County, Florida, to-wit:

Condominium Unit No. B-203 of **OAKLAND SHORES CONDOMINIUM #1**, according to the Declaration of Condominium thereof recorded in O.R. Book 5709, Page 85 of the Public Records of Broward County, Florida, as amended.

Subject to: 1) Zoning and/or restrictions and prohibitions imposed by governmental authority; 2) restrictions, easements and other matters appearing on the plat and/or common to the subdivision; 3) taxes for 2000.

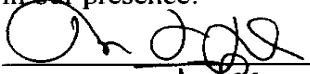
and said grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

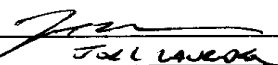
Grantors covenant that they have been lawfully and continuously married to each other from prior to September 8, 1994 until the present time.

*"grantor" and "grantee" are used for singular or plural, as context requires.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered
 in our presence:


 Print Name Thomas L. LaSalle


 Print Name Suzanne Mendez

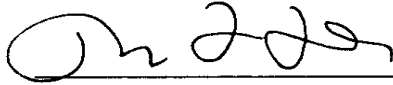

 RONALD JAMES NAKASHIAN (Seal)


 NANCY NAKASHIAN (Seal)

STATE OF FLORIDA)
) SS:
 COUNTY OF BROWARD)

The foregoing instrument was acknowledged before me this 28th day of Feb., 2000, by **RONALD JAMES NAKASHIAN** and **NANCY NAKASHIAN**, who are personally known to me or who have produced _____ as identification and who did not take an oath.

(Seal)  **THOMAS L. LaSALLE**
 COMMISSION # CC 657643
 EXPIRES AUG 19, 2001
 BONDED THRU
 ATLANTIC BONDING CO., INC.


 Notary Public
 Print Name: _____
 My commission expires: _____

- 14607



CONDOMINIUM ASSOCIATION

 3127 OAKLAND SHORES DRIVE, OAKLAND PARK, FLORIDA 33309
 TELEPHONE: (305) 485-9500
CERTIFICATE OF APPROVAL
 THIS IS TO CERTIFY THAT Suzanne Mendez
 (PURCHASER) ~~(LESSEE)~~

 has been approved by OAKLAND SHORES CONDOMINIUM #1, Inc., a condominium, as the
 (BUYER), (LESSEE) of the following described property in Broward County, Florida:

 UNIT NO. B203 in OAKLAND SHORES CONDOMINIUM #1
 a condominium, according to the Declaration thereof, re-
 corded in Official Records Book 5709, pages 85 thru 194,
 of the Public Records of Broward County, Florida, and
 all amendments thereto.

OAKLAND SHORES CONDOMINIUM #1, Inc.

BY

ATTEST

FLORIDA SHORT-FORM CORPORATE ACKNOWLEDGMENT (F.S. 695.25)

No. 5:

STATE OF FLORIDA

COUNTY OF BROWARD
 Carol Schoene
 Commission # CC 801359
 Expires Jan. 11, 2003
 Bonded thru
 Atlantic Bonding Co., Inc.

(SEAL ABOVE)

 The foregoing instrument was acknowledged before me this Feb. 22, 2000
 (Date)

 by Noel S. Weaver, Jr.
 (Name of officer or agent, title of officer or agent)

 of OAKLAND SHORES CONDOMINIUM ASSN.
 (Name of corporation acknowledging)

 a FLORIDA corporation, on behalf of the corporation. He/she is
 (State or place of incorporation)

 personally known to me or has produced _____
 (Type of identification)

as identification and did (did not) take an oath.

Carol Schoene
 (Signature)
Notary Public, Commission No. CC801359Carol Schoene (Name of Notary typed, printed or stamped)

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to unauthorized document.

THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT:

Title or Type of Document CERTIFICATE OF APPROVAL
 Number of Pages 1 Date of Document _____
 Signer(s) Other than Named Above _____

THIS INSTRUMENT PREPARED BY AND RETURN TO:
WILLIAM L. EPSTEIN, ESQ.
INTEGRITY TITLE, INC.
1336 NORTH FEDERAL HIGHWAY
POMPANO BEACH, FLORIDA 33062
Property Appraisers Parcel Identification (Folio) Numbers: 19220-AA-03900

Space Above This Line For Recording Data

THIS WARRANTY DEED, made the 29th day of September, 2005 by Suzanne Mendez, AKA Suzanne Orozco, a single woman, whose post office address is 3105 Oakland Shores Dr., Unit J-205, Oakland Park, FL 33309 herein called the grantor, to Lawrence Zapata, a single man, whose post office address is ~~1425 NE 5th Terrace, Ft. Lauderdale, FL 33304-1105~~ hereinafter called the Grantee: 3125 Oakland Shores Dr. B203, Oakland Pk, FL33309 (Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in BROWARD County, State of Florida, viz.:

Condominium Unit No. B-203 of Oakland Shores Condominium #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

Subject to easements, restrictions and reservations of record and taxes for the year 2005 and thereafter.

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2004.

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

Signed, sealed and delivered in the presence of:

Witness #1 Signature

Cindy Reilly

Suzanne Mendez, AKA Suzanne Orozco

Witness #1 Printed Name

Sheela Chen

Witness #2 Signature

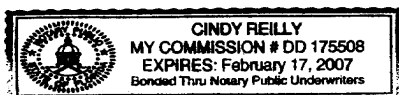
Lee Ann Chen

Witness #2 Printed Name

STATE OF FLORIDA
COUNTY OF Broward

The foregoing instrument was acknowledged before me this 29 day of September, 2005 by Suzanne Mendez, AKA Suzanne Orozco who is personally known to me or has produced Driver license as identification.

SEAL



Notary Public

[Signature]

Printed Notary Name

My Commission Expires:

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7936 W/C 145

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7933 W/C 165

CERTIFICATE OF APPROVAL

PURCHASER

THIS IS TO CERTIFY THAT **Lawrence Zapata** has been approved by OAKLAND SHORES CONDOMINIUM #1, INC. as the Purchaser of the following described property in BROWARD COUNTY, STATE OF FLORIDA:

Unit No. **"B03"** OAKLAND SHORES CONDOMINIUM #1, INC. a Condominium, according to the Declaration thereof, recorded in Official Records Book 5709, pages 85 through 194, of the Public Records of Broward County, Florida, and all amendments thereto.

DATED this September 13, 2005:

OAKLAND SHORES CONDOMINIUM #1, INC.

By:


Anthony M. Gragnano, Treasurer

Attest:


Zara Bpgaslo, Asst. Secretary

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME personally appeared Anthony M. Gragnano and Zara Bogaski known to be the persons who executed the foregoing certificate, who, after being duly sworn say that they are the Treasurer and Asst. Secretary respectively of OAKLAND SHORES CONDOMINIUM ASSOCIATION #1, INC. a corporation not for profit under the Laws of the State of Florida, and that the statements contained in Said certificate are true: and each of them acknowledges the execution thereof.

SWORN TO AND SUBSCRIBED before me at Oakland Park,
Florida, this September 13, 2005

My Commission Expires:
12-16-08

NOTARY PUBLIC STATE OF FLORIDA
D.E. Ketchum
Commission # DD369263
Expires 12-16-2008
Bonded Thru Atlantic Bonding Co., Inc.


Dee E. Ketchum
Notary Public

3

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2881 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7335 W/C 165

Return To:
Finance America, LLC

P.O. BOX 16637
Irvine, Ca 92623-6637

This document was prepared by:
Julia L Greenfield
16802 Aston Street
Irvine, CA 92606

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100052300421643767

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated OCTOBER 03, 2005, together with all Riders to this document.

(B) "Borrower" is
LAWRENCE ZAPATA, A SINGLE MAN

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is Finance America, LLC

FLORIDA-Single Family-Fannie Mae/FreddieMac UNIFORM INSTRUMENT WITH MERS

Form 3010 1/01

VMP -6A(FL) (0005).01

Page 1 of 16

Initials 22

VMP MORTGAGE FORMS - (800)521-7291

MEAP



26

Lender is a Limited Liability Company
 organized and existing under the laws of DELAWARE
 Lender's address is 16802 Aston Street, Irvine, CA 92606

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 03, 2005 .
 The Note states that Borrower owes Lender
 EIGHTY-FIVE THOUSAND AND NO/100 Dollars
 (U.S. \$ 85,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
 Payments and to pay the debt in full not later than OCTOBER 01, 2035 .

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify] Legal Description |
| | | <input checked="" type="checkbox"/> Prepayment Rider |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentation of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means 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 3500), 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.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the COUNTY [Type of Recording Jurisdiction] of BROWARD [Name of Recording Jurisdiction]:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

Parcel ID Number: which currently has the address of
 3125 OAKLAND SHORES DR #B-203 [Street]
 OAKLAND PARK [City], Florida 33309 [Zip Code]
 ("Property Address"): 3125 OAKLAND SHORES DR #B-203, OAKLAND PARK, FL 33309

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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 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 Section 3. 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 Section 15. 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 Periodic 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. Application of Payments or Proceeds. Except as otherwise described in this Section 2, 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 Section 3. Such payments shall be applied to each Periodic 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 Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic 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 Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic 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 Periodic 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 Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic 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 Section 5; and (d) Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, 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 Section 9. 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 Section 9 and pay such amount and Borrower shall then be obligated under Section 9 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 Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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 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 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, and 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 Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses 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. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

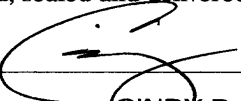
22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:



CINDY P. REILLY



LAWRENCE ZAPATA (Seal)
-Borrower

X 

Brian Bedgian (Address)

-Borrower (Seal)

(Seal)
-Borrower (Address)

(Seal)
-Borrower

(Seal)
-Borrower (Address)

(Seal)
-Borrower

(Seal)
-Borrower (Address)

(Seal)
-Borrower

(Address) (Address)

STATE OF FLORIDA,

Broward

County ss:

The foregoing instrument was acknowledged before me this *3 day of October, 2005* by

LAWRENCE ZAPATA

who is personally known to me or who has produced *Drivers License* as identification.



Notary Public

A large, stylized handwritten signature in black ink, written over a horizontal line.

SEP. 30. 2005 12:24PM

FINANCE AMERICA

NO. 6458 P. 10/13

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33306
FILE NO. 05-7932 W/C 165

LEGAL DESCRIPTION OF PROPERTY

Borrower Name:

LAWRENCE ZAPATA

Property Address: 3125 OAKLAND SHORES DR #B-203
OAKLAND PARK, FL 33309

0042164376

Date: 10/03/05

Property Description:

Condominium Unit No. B-203 of OAKLAND SHORES CONDOMINIUM #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

 4034 (0108)

VMP MORTGAGE FORMS - (800)521-7281

6/01

APRS

LOAN ID: 0042164376

RETURN RECORDED DOC TO:
Finance America, LLC
P.O. Box 16637
Irvine, Ca 92623-6637

MIN 100052300421643767

ADJUSTABLE RATE RIDER (LIBOR Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 3rd day of OCTOBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Finance America, LLC

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3125 OAKLAND SHORES DR #B-203, OAKLAND PARK, FL 33309
[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.490 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of OCTOBER 01, 2007, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

MULTISTATE ADJUSTABLE RATE RIDER (LIBOR Index) - Single Family - Freddie Mac UNIFORM INSTRUMENT

VMP-815R (0008) Form 3192 1/01
Page 1 of 4 Initials: 2C
VMP MORTGAGE FORMS - (800)521-7291



↓
RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL
2651 N. FEDERAL HWY S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7933 W/C 1165
MGMW

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding FIVE AND 25/100 percentage points (5.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentagepoint (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.490 % or less than 7.490 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentagepoint (1%) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 13.490 %. My interest rate will never be lower than the initial interest rate stated in Paragraph A of this Rider.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 18 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if a Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

Lawrence Zapata
LAWRENCE ZAPATA

(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 06-7935 W/C 165



RECORDING REQUESTED BY, AND
WHEN RECORDED MAIL TO:

Finance America, LLC
P.O. Box 16637
Irvine, Ca 92623-6637

(Space above this line for Recorder's use)

PREPAYMENT RIDER MIN 100052300421643767
DATE: 10/03/05

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed of even date herewith (the "Security Instrument") executed by Borrower, as trustor, in favor of

Finance America, LLC ("Lender"), as beneficiary, and also into that certain promissory note (the "Note") of even date herewith executed by Borrower in favor of Lender. To the extent that the provisions of this Prepayment Rider are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of this Prepayment Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 5 of the Note is amended to read in its entirety as follows:

FIRST MORTGAGE

1196181 (0203)

ATUX

Page 1 of 2

VMP MORTGAGE FORMS - (800)521-7291

MULTISTATE
(09/10/96)

2.2.

" 5 . BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of principal at any time before they are due, together with accrued interest. When I make a prepayment, I will tell the Note Holder in writing that I am doing so. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. If within TWO (2) years from the date of execution of the Security Instrument (as defined above) I make a full prepayment or partial prepayment(s), I will at the same time pay to the Note Holder a prepayment charge. An amount not exceeding twenty percent (20%) of the original principal amount may be prepaid in any twelve-month period without penalty. A prepayment charge will be imposed on any amount prepaid in any twelve-month period in excess of twenty percent (20%) of the original principal amount of the loan which charge shall not exceed an amount equal to the payment of six months' advance interest on the amount prepaid in excess of twenty percent (20%) of the original principal amount.

IN WITNESS WHEREOF, the Borrower has executed this Prepayment Rider on the **3** day of **OCTOBER**, **2005**.

LAWRENCE ZAPATA
Borrower **LAWRENCE ZAPATA**

Borrower

Borrower

Borrower

FIRST MORTGAGE

MULTISTATE
(09/10/96)

1196181 (0203)

Page 2 of 2

ATUY

LOAN ID: 0042164376

RECORD & RETURN TO:
 TITLE PARTNERS OF SO. FL.
 2651 N. FEDERAL HWY. S-200
 FT. LAUDERDALE, FL 33306
 FILE NO. 05-7935 W/C 105

Return To:
 Finance America, LLC
 P.O. Box 16637
 Irvine, Ca 92623-6637

MIN 100052300421643767

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 3rd day of OCTOBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Finance America, LLC (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

3125 OAKLAND SHORES DR #B-203, OAKLAND PARK, FL 33309

[Property Address]

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

OAKLAND SHORES 1

[Name of Condominium Project]

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

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

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

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance,

MULTISTATE CONDOMINIUM RIDER Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP-8R (0008)

Form 3140 1/01

Page 1 of 3

Initials: *RE*

VMP MORTGAGE FORMS - (800)521-7291



MCAT

LOAN ID: 0042164376

then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

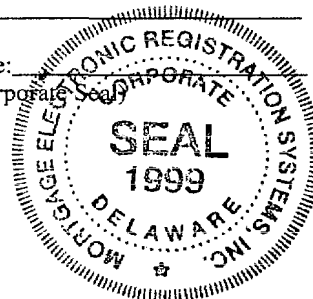
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Lawrence Zapata (Seal) _____ (Seal)
LAWRENCE ZAPATA -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower



ACKNOWLEDGMENT

State of **Pennsylvania**
County of **Montgomery**

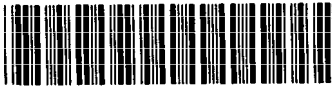
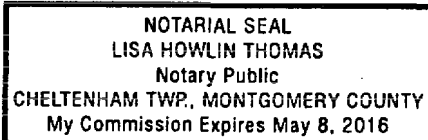
On July 31, 2012 before me, **Lisa Howlin Thomas**, personally appeared
Geneva Bessellieu who proved to me on the basis of satisfactory evidence to
be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of **Pennsylvania** that the foregoing
paragraph is true and correct.

Witness my hand and official seal.

Signature Lisa Howlin Thomas
(Seal)

Lisa Howlin Thomas



U02866661

10301 8/3/2012 77879415/1

4

Return To:
Finance America, LLC

P.O. BOX 16637
Irvine, Ca 92623-6637

This document was prepared by:
Julia L Greenfield
16802 Aston Street
Irvine, CA 92606

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33306
FILE NO. 05-7935 W/C 165

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100052300421645747

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "**Security Instrument**" means this document, which is dated OCTOBER 03, 2005, together with all Riders to this document.

(B) "**Borrower**" is
LAWRENCE ZAPATA, A SINGLE MAN

Borrower is the mortgagor under this Security Instrument.

(C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "**Lender**" is Finance America, LLC

FLORIDA Single Family-Fannie Mae/FreddieMac UNIFORM INSTRUMENT WITH MERS

Form 3010 1/01

VMP -6A(FL) (0005).01

Page 1 of 16

Initials: 22

VMP MORTGAGE FORMS - (800)521-7291

MEAP1 - SECOND MORTGAGE



25

Lender is a Limited Liability Company
 organized and existing under the laws of DELAWARE
 Lender's address is 16802 Aston Street, Irvine, CA 92606

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 03, 2005
 The Note states that Borrower owes Lender
 TWENTY-FIVE THOUSAND AND NO/100 Dollars
 (U.S. \$ 25,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
 Payments and to pay the debt in full not later than OCTOBER 01, 2020 .

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

| | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify] Legal Description |
| XX Subordinate Lien Rider | | XX Prepayment Rider |
| XX Request For Notice of Default | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentation of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means 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 3500), 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.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the COUNTY [Type of Recording Jurisdiction] of BROWARD [Name of Recording Jurisdiction]:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

Parcel ID Number: which currently has the address of
3125 OAKLAND SHORES DR #B-203 [Street]
OAKLAND PARK [City], Florida 33309 [Zip Code]
("Property Address"): 3125 OAKLAND SHORES DR #B-203, OAKLAND PARK, FL 33309

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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 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 Section 3. 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 Section 15. 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 Periodic 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. Application of Payments or Proceeds. Except as otherwise described in this Section 2, 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 Section 3. Such payments shall be applied to each Periodic 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 Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic 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 Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic 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 Periodic 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 Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic 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 Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, 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 Section 9. 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 Section 9 and pay such amount and Borrower shall then be obligated under Section 9 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 Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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 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 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, and 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 Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses 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. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.


24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:


CINDY P. REILLY


LAWRENCE ZAPATA (Seal)
-Borrower


Brian S. Redigian

(Address)

(Seal)
-Borrower

(Address)

(Seal)
-Borrower

(Seal)
-Borrower

(Address)

(Address)

(Seal)
-Borrower

(Seal)
-Borrower

(Address)

(Address)

(Seal)
-Borrower

(Seal)
-Borrower

(Address)

(Address)

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this Broward County ss: 3 day of October, 2005 by

LAWRENCE ZAPATA

who is personally known to me or who has produced Drivers license as identification.



Notary Public

A handwritten signature in black ink, appearing to be "C. Reilly", written over a horizontal line.

SEP. 30. 2005 1:51PM FINANCE AMERICA

NO. 6464 P. 10/13

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33306
FILE NO. 05-7935 W/C 165

LEGAL DESCRIPTION OF PROPERTY

Borrower Name:

LAWRENCE ZAPATA

Property Address: 3125 OAKLAND SHORES DR #B-203
OAKLAND PARK, FL 33309

0042164574

Date: 10/03/05

Property Description:

Condominium Unit No. B-203 of OAKLAND SHORES CONDOMINIUM #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward County, Florida.

 4034 (0106)

VMP MORTGAGE FORMS - (800)521-7291

6/01

APRS

LOAN ID: 0042164574

RECORD & RETURN TO:
TITLE PARTNERS OF SO. FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7935 W/C 165



**RECORDING REQUESTED BY, AND
WHEN RECORDED MAIL TO:**

Finance America, LLC

16802 Aston Street
Irvine, CA 92606
Attn: Collateral Management

(Space above this line for Recorder's use)

PREPAYMENT RIDER

MIN 100052300421645747

DATE: 10/03/2005

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into that certain Mortgage, Deed of Trust or Security Deed of even date herewith (the "Security Instrument") executed by Borrower, as trustor, in favor of

Finance America, LLC ("Lender"), as beneficiary, and also into that certain promissory note (the "Note") of even date herewith executed by Borrower in favor of Lender. To the extent that the provisions of this Prepayment Rider are inconsistent with the provisions of the Deed of Trust and/or the Note, the provisions of this Prepayment Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 4 of the Note is amended to read in its entirety as follows:

Second Mortgage

1196166 (0203)

Page 1 of 2

VMP MORTGAGE FORMS - (800) 521-7291

MULTISTATE

(Rev. 11/17/97)

ARGH

" 4 . **BORROWER'S PREPAYMENTS BEFORE THEY ARE DUE**

I have the right to make payments of principal at any time before they are due, together with accrued interest. When I make a prepayment, I will tell the Note Holder in writing that I am doing so. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. If within TWO (2) years from the date of execution of the Security Instrument I make a full prepayment or partial prepayment(s), I will at the same time pay to the Note Holder a prepayment charge. An amount not exceeding twenty percent (20%) of the original principal amount may be prepaid in any twelve-month period without penalty. A prepayment charge will be imposed on any amount prepaid in any twelve-month period in excess of twenty percent (20%) of the original principal amount of the loan which charge shall not exceed an amount equal to the payment of six months' advance interest on the amount prepaid in excess of twenty percent (20%) of the original principal amount.

IN WITNESS WHEREOF, the Borrower has executed this Prepayment Rider on the 3 day of October 2005,

Lawrence Zapata
Borrower LAWRENCE ZAPATA

Borrower

Borrower

Borrower

Second Mortgage

MULTISTATE
(Rev. 11/17/97)

1196166 (0203)

Page 2 of 2

ARGI

RECORD & RETURN TO:
 TITLE PARTNERS OF SO, FL.
 2651 N. FEDERAL HWY. S-200
 FT. LAUDERDALE, FL 33308
 FILE NO. 05-7935A/W/C 165

RECORDING REQUESTED BY,
 AND WHEN RECORDED, MAIL TO:

Finance America, LLC

P.O. Box 16637
 Irvine CA 92623-6637

Order No. 05-7935A
 Escrow No. 05-7935A
 MERS No. 100052300421645747
 Loan No. 0042164574

SPACE ABOVE THIS LINE FOR RECORDING DATA

MIN: 100052300421645747

RIDER TO MORTGAGE, DEED OF TRUST OR SECURITY INSTRUMENT

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

This Rider to the Mortgage, Deed of Trust or other Security Instrument (collectively, the "Security Instrument") is made this 3rd day of OCTOBER, 2005 and is incorporated into and shall be deemed to amend and supplement the Security Instrument of the same date given by the undersigned Borrower or Borrowers (collectively, "Borrower") to secure Borrower's Note to Finance America, LLC (the "Lender") of the same date and covering the Property described in the Security Instrument located at:

3125 OAKLAND SHORES DR #B-203 OAKLAND PARK, FL 33309
 Borrower and Lender (as defined in the Security Instrument) request the holder of any Mortgage, Deed of Trust, Security Instrument or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

BY SIGNING BELOW, Borrower accepts and agrees to the provisions of this Rider.

Lawrence Zapata 10/3/05 (Seal) _____ (Seal)
 LAWRENCE ZAPATA Date Date

_____(Seal) _____(Seal)
 Date Date

BNOD
 10/03

LOAN ID: 0042164574

RECORD & RETURN TO:

TITLE PARTNERS OF SO, FL.
2651 N. FEDERAL HWY. S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7335 W/C 165RECORDING REQUESTED BY,
AND WHEN RECORDED, MAIL TO:Finance America, LLC
P.O. Box 16637
Irvine CA 92623-6637

SPACE ABOVE THIS LINE FOR RECORDING DATA

MIN: 100052300421645747

**SUBORDINATE LIEN RIDER TO DEED OF TRUST,
MORTGAGE OR SECURITY INSTRUMENT**

This Subordinate Lien Rider ("Rider") to Deed of Trust, Mortgage or Security Instrument (collectively, the "Security Instrument") is made this 3rd day of OCTOBER 2005, ~~2006~~, and is incorporated into and shall be deemed to amend and supplement the terms of the Security Instrument of the same date given by the undersigned ("Borrower") to secure Borrower's Note to Finance America, LLC (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3125 OAKLAND SHORES DR #B-203 OAKLAND PARK, FL 33309

In the event of conflict between the terms of the Security Instrument and this Rider, the terms of the Rider shall control.

Section 4 of the Security Instrument shall be amended by deleting Section 4 in its entirety and replacing it with the following:

4. Prior Security Instruments; Charges; Liens. Borrower shall perform all of Borrower's obligations under any security instrument with a lien which has priority over the lien of this Security Instrument, including Borrower's covenants to make payments when due. Lender and Borrower each recognize that provisions in this Security Instrument and in any Riders give Lender certain rights with respect to the Property and to the receipt of certain funds, including the right to receive payment of insurance proceeds, condemnation and other Miscellaneous Proceeds and the use and application of the proceeds, including the right to hold and disburse the proceeds, are subject to the terms of any security instrument with a lien which has priority over the lien of this Security Instrument. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument, other than any superior mortgage of record as of the date this Security Instrument is recorded, unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while

BSLR1
10/03

BSL1

LOAN ID: 0042164574

those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien, which can attain priority over this Security Instrument, other than a superior mortgage of record as of the date this Security Instrument is recorded, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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

Lawrence Zapata 10/3/05
LAWRENCE ZAPATA DATE (Seal)

DATE (Seal)

DATE (Seal)

DATE (Seal)

BSLR2
10/03

BSL2

LOAN ID: 0042164574

RECORD & RETURN TO:

TITLE PARTNERS OF SO, FL
2651 N. FEDERAL HWY S-200
FT. LAUDERDALE, FL 33308
FILE NO. 05-7135 W/C 165

Return To:
Finance America, LLC
P.O. Box 16637
Irvine, Ca 92623-6637

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 3rd day of OCTOBER, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Finance America, LLC
(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3125 OAKLAND SHORES DR #B-203, OAKLAND PARK, FL 33
[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: OAKLAND SHORES 1

[Name of Condominium Project]

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

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

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

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the

MULTISTATE CONDOMINIUM RIDER Single Family/Second Mortgage

VMP-208R (0003)

3/99

Page 1 of 3

Initials: _____

VMP MORTGAGE FORMS - (800)521-7291



MSCR MIN #100052300421645747

periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

Lawrence Zapata (Seal)
LAWRENCE ZAPATA -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

THIS INSTRUMENT PREPARED BY:
BECKER & POLIAKOFF, P.A.
Carolyn C. Meadows, Esq.
1 East Broward Blvd., Suite 1700
Fort Lauderdale, FL 33301
Phone: (954) 985-4102
Fax: (954) 987-5940

CLAIM OF LIEN FOR CONDOMINIUM ASSESSMENTS

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned notary public, personally appeared Carolyn C. Meadows, Authorized Agent of Oakland Shores Condominium #1, Inc., a Florida corporation, on behalf of the corporation. Affiant is (x) personally known to me and Affiant is the Authorized Agent of Oakland Shores Condominium #1, Inc., whose post office address is 3127 Oakland Shores Drive, Oakland Park, FL 33309, and that pursuant to Section 718.116 of the Florida Statutes as well as the Declaration of Condominium, said Association is owed the following amounts for shares of the common expenses:

| Description | Amount |
|--|-------------|
| Monthly Maintenance due 07/01/12-12/01/12 at \$252.00 each | \$1,512.00 |
| Monthly Maintenance due 01/01/13-12/01/13 at \$276.39 each | 3,316.68 |
| Monthly Maintenance due 01/01/14-12/01/14 at \$243.36 each | 2,920.32 |
| Monthly Maintenance due 01/01/15-12/01/15 at \$251.05 each | 3,012.60 |
| Monthly Maintenance due 01/01/16-12/01/16 at \$235.80 each | 8,488.80 |
| Monthly Maintenance due 01/01/19-12/01/19 at \$245.00 each | 2,940.00 |
| Monthly Maintenance due 01/01/20-12/01/20 at \$272.00 each | 3,264.00 |
| Monthly Maintenance due 01/01/21-12/01/21 at \$284.00 each | 3,408.00 |
| Monthly Maintenance due 01/01/22-04/01/22 at \$279.00 each | 1,116.00 |
| Special Assessment due 11/15/21-04/15/22 at \$138.30 each | 829.80 |
| SUBTOTAL | \$30,808.20 |
| Less payments | (14,503.51) |
| TOTAL | \$16,304.69 |

plus interest at the rate of 8% per annum from the due dates.

This Claim of Lien shall also secure all unpaid assessments, interest, costs and attorneys fees which are due and which may accrue subsequent to the date of this Claim of Lien and prior to entry of a final judgment of foreclosure.

The Lienor claims this lien on the following described property in BROWARD County, Florida:

Condominium Unit No. B-203 of Oakland Shores Condominium #1, according to the Declaration of Condominium thereof, recorded in Official Records Book 5709, at Page 85, of the Public Records of Broward, County, Florida.

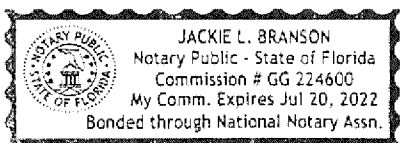
A/K/A: 3125 Oakland Shores, Unit B-203, Oakland Park, FL 33309

the current owner of which is LAWRENCE ZAPATA.

The amount due to the Lienor remains outstanding as of April 20, 2022.

OAKLAND SHORES CONDOMINIUM #1, INC.
BY: Carolyn C. Meadows (SEAL)
Carolyn C. Meadows, Authorized Agent

SWORN TO AND SUBSCRIBED before me by means of ☒ physical presence or ☐ online notarization, this 20th day of April, 2022, by Carolyn C. Meadows, Authorized Agent.



Jackie L. Branson (SEAL)
NOTARY PUBLIC SIGNATURE
STATE OF FLORIDA AT LARGE
Printed Name of Notary Public
My Commission Expires: 7/20/2022

Case Number: CACE-22-009529 Division: 11
Filing # 152456196 E-Filed 06/29/2022 04:39:49 PM

IN THE CIRCUIT COURT OF THE SEVENTEENTH
JUDICIAL CIRCUIT IN AND FOR BROWARD COUNTY,
FLORIDA GENERAL JURISDICTION DIVISION

OAKLAND SHORES CONDOMINIUM #1, INC., A
FLORIDA NOT FOR PROFIT CORPORATION,

PLAINTIFF,

V.

CASE NO.

LAWRENCE ZAPATA; UNKNOWN SPOUSE OF
LAWRENCE ZAPATA; B & L SERVICE, INC.; MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC.; BRIAN
BEDIGIAN; UNKNOWN TENANT 1 AND UNKNOWN
TENANT 2,

DEFENDANTS.

NOTICE OF LIS PENDENS

TO THE DEFENDANTS AND ALL OTHERS WHOM IT MAY CONCERN:

YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

1. The Plaintiff has instituted this action against you seeking to foreclose a claim of lien for Condominium association assessments with respect to the property described below.
2. The Plaintiff in this action is indicated in the caption above.
3. The date of the institution of this action is June 28, 2022.
4. The property that is the subject matter of this action is in BROWARD County, Florida and is described as follows:

**Condominium Unit No. B-203 of Oakland Shores Condominium
#1, according to the Declaration of Condominium thereof,
recorded in Official Records Book 5709, at Page 85, of the Public
Records of Broward, County, Florida.**

**A/K/A: 3125 Oakland Shores, Unit B-203, Oakland Park, FL
33309**

22153799v.1 014275/399379 CMEADOWS

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

DATED June 28, 2022.

BECKER & POLIAKOFF, P.A.
Attorneys for Plaintiff
1 East Broward Blvd., Suite 1700
Fort Lauderdale, FL 33301
Phone: (954) 985-4102
Fax: (954) 987-5940
Primary: cofoservicemail@beckerlawyers.com

BY: 

Carolyn C. Meadows
Florida Bar #92888

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

LAWRENCE ZAPATA
3125 OAKLAND SHORES DR. B203
OAKLAND PK, FL 33309

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3125 OAKLAND SHORES DR B203 OAKLAND PK, FL 33309 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

FLA. STATUTES MAY REQUIRE US TO NOTIFY OTHER PROPERTY OWNERS WHO LIVE AROUND THE PROPERTY SCHEDULED FOR SALE. IF YOU DO NOT OWN OR HAVE LEGAL INTEREST IN THIS PROPERTY, PLEASE DISREGARD THIS NOTICE.

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

AMOUNTS SHOWN BELOW ARE ESTIMATED AMOUNTS DUE WHICH MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE PRIOR TO SUBMITTING ANY PAYMENT TO REDEEM UNPAID TAXES AND REMOVE THE PROPERTY FROM AUCTION.

MAKE CASHIER'S CHECK OR
MONEY ORDER PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

* Estimated Amount due if paid by February 28, 2023\$4,439.36
Or
* Estimated Amount due if paid by March 14, 2023\$4,469.69

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON March 15, 2023 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORDS, 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

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

FINANCE AMERICA LLC
PO BOX 16637
IRVINE, CA 92623-6637

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3125 OAKLAND SHORES DR B203 OAKLAND PK, FL 33309 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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AMOUNTS SHOWN BELOW ARE ESTIMATED AMOUNTS DUE WHICH MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE PRIOR TO SUBMITTING ANY PAYMENT TO REDEEM UNPAID TAXES AND REMOVE THE PROPERTY FROM AUCTION.

MAKE CASHIER'S CHECK OR
MONEY ORDER PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

* Estimated Amount due if paid by February 28, 2023\$4,439.36
Or
* Estimated Amount due if paid by March 14, 2023\$4,469.69

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON March 15, 2023 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORDS, 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

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

FINANCE AMERICA, LLC
16802 ASTON STREET
IRVINE, CA 92606

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RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
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MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
FLINT, MI 48501-2026

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BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

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US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE RASC 2005-KS12
1100 VIRGINIA DRIVE
FORT WASHINGTON, PA 19034

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BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

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OAKLAND SHORES CONDOMINIUM #1, INC.
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309

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RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

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OAKLAND SHORES CONDOMINIUM #1, INC. CAROLYN C. MEADOWS BECKER &
POLIAKOFF, P.A.
1 EAST BROWARD BLVD., SUITE 1700
FORT LAUDERDALE, FL 33301

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ALDRIDGE CONNORS LLP
FIFTEEN PIEDMONT CENTER
3575 PIEDMONT RD NE # 500
ATLANTA, GA 30305-1623

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INDECOMM GLOBAL SERVICES
2925 COUNTRY DR
SAINT PAUL, MN 55117-1060

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JULIA L GREENFIELD
16802 ASTON
IRVINE, CA 92606-4835

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TITLE PARTNERS OF SOUTH FL
2651 N FEDERAL HWY STE 200
FT LAUDERDALE, FL 33306

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WILLIAM L EPSTEIN ESQ
INTEGRITY TITLE INC
1336 N FEDERAL HWY
POMPANO BEACH, FL 33062-3730

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BECKER AND POLIAKOV LLC, REGISTERED AGENT, O/B/O OAKLAND SHORES
CONDOMINIUM #1, INC.
1 EAST BROWARD BLVD SUITE 1700
FORT LAUDERDALE, FL 33301

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C T CORPORATION SYSTEM, REGISTERED AGENT, O/B/O MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3125 OAKLAND SHORES DR B203
OAKLAND PK, FL 33309 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE
PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY
BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE
INFORMATION.

FLA. STATUTES MAY REQUIRE US TO NOTIFY OTHER PROPERTY OWNERS WHO LIVE AROUND
THE PROPERTY SCHEDULED FOR SALE. IF YOU DO NOT OWN OR HAVE LEGAL INTEREST IN
THIS PROPERTY, PLEASE DISREGARD THIS NOTICE.

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

*AMOUNTS SHOWN BELOW ARE ESTIMATED AMOUNTS DUE WHICH MAY
BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR
THE CORRECT AMOUNT DUE PRIOR TO SUBMITTING ANY PAYMENT TO
REDEEM UNPAID TAXES AND REMOVE THE PROPERTY FROM AUCTION.*

**MAKE CASHIER'S CHECK OR
MONEY ORDER PAYABLE TO:** **BROWARD COUNTY TAX COLLECTOR**

* Estimated Amount due if paid by February 28, 2023\$4,439.36
Or
* Estimated Amount due if paid by March 14, 2023\$4,469.69

**THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD
AT PUBLIC AUCTION ON March 15, 2023 UNLESS ALL BACK TAXES ARE PAID PRIOR
TO AUCTION.**

TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORDS,
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

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

C T CORPORATION SYSTEM, REGISTERED AGENT, O/B/O U.S. BANK NATIONAL
ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

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FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374

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www.broward.org/recordstaxestreasury

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3125 OAKLAND SHORES DR B203 OAKLAND PK, FL 33309 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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

U.S. BANK NATIONAL ASSOCIATION
11127 MCMULLEN ROAD
RIVERVIEW, FL 33579

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: February 1st, 2023
PROPERTY ID # 494220-AA-0390 (TD # 37349)

WARNING

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CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

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| Restricted Delivery Fee (Endorsement Required) | | |

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TD 37349 MARCH 2023 WARNING
LAWRENCE ZAPATA
3125 OAKLAND SHORES DR. B203
OAKLAND PK, FL 33309

Sent 7
Street,
or PO L
City, St.

PS Form 3800, August 2006

See Reverse for Instructions

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| Restricted Delivery Fee (Endorsement Required) | | |
| Total Price | TD 37349 MARCH 2023 WARNING | |
| Sent To | FINANCE AMERICA LLC | |
| Street, Apt or PO Box | PO BOX 16637 | |
| City, State | IRVINE, CA 92623-6637 | |
| PS Form 3800, August 2006 See Reverse for Instructions | | |

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Total **TD 37349 MARCH 2023 WARNING**

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|-------------------|-----------------------------|--|
| Sent | FINANCE AMERICA, LLC | |
| Street or P.O. | 16802 ASTON STREET | |
| City | IRVINE, CA 92606 | |

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To: **TD 37349 MARCH 2023 WARNING**
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
P.O. BOX 2026
FLINT, MI 48501-2026

Sent _____
Street or PO _____
City, & _____

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| Total Postage | TD 37349 MARCH 2023 WARNING |
| Sent To | US BANK NATIONAL ASSOCIATION AS TRUSTEE |
| Street, Apt or PO Box | FOR THE RASC 2005-KS12 |
| City, State | 1100 VIRGINIA DRIVE |
| | FORT WASHINGTON, PA 19034 |

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TD 37349 MARCH 2023 WARNING
OAKLAND SHORES CONDOMINIUM #1, INC.
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309

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

PS Form 3800, August 2006

See Reverse for Instructions

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| Restricted Delivery Fee (Endorsement Required) | | |

Total F

TD 37349 MARCH 2023 WARNING
OAKLAND SHORES CONDO #1, INC. CAROLYN
C. MEADOWS BECKER & POLIAKOFF, P.A.
1 E BROWARD BLVD., SUITE 1700
FORT LAUDERDALE, FL 33301

Sent To

Street, A
or PO Box

City, State

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|------------------------------|------------------------------------|
| Total F | TD 37349 MARCH 2023 WARNING |
| Sent To | ALDRIDGE CONNORS LLP |
| Street, / or PO B | FIFTEEN PIEDMONT CENTER |
| City, Sta | 3575 PIEDMONT RD NE # 500 |
| | ATLANTA, GA 30305-1623 |

5098 ECH 742 1000 0620 0102

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| Total F | TD 37349 MARCH 2023 WARNING INDECOMM GLOBAL SERVICES 2925 COUNTRY DR SAINT PAUL, MN 55117-1060 | |
| <div>Sent To</div> <div>Street, A or PO B</div> <div>City, Sta</div> | | |
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| Restricted Delivery Fee (Endorsement Required) | | |

To **TD 37349 MARCH 2023 WARNING**
JULIA L GREENFIELD
16802 ASTON
IRVINE, CA 92606-4835

Sen
Stre
or P
City

PS Form 3800, August 2006

See Reverse for Instructions

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| Total P | TD 37349 MARCH 2023 WARNING |
| Sent To | TITLE PARTNERS OF SOUTH FL |
| Street, A or PO Box | 2651 N FEDERAL HWY STE 200 |
| City, State | FT LAUDERDALE, FL 33306 |

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| Total Postage & Fees | \$ | |

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

TD 37349 MARCH 2023 WARNING
WILLIAM L EPSTEIN ESQ
INTEGRITY TITLE INC
1336 N FEDERAL HWY
POMPANO BEACH, FL 33062-3730

PS Form 3800

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| Total Pk | TD 37349 MARCH 2023 WARNING |
| Sent To | BECKER AND POLIAKOV LLC, REG AGENT, |
| Street, Apt. or PO Box | O/B/O OAKLAND SHORES CONDO #1, INC. |
| City, State | 1 E BROWARD BLVD SUITE 1700 |
| | FORT LAUDERDALE, FL 33301 |
| PS Form 3800, August 2006 | |
| See Reverse for Instructions | |

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| Restricted Delivery Fee (Endorsement Required) | |
| Postmark Here | |
| Total P | TD 37349 MARCH 2023 WARNING |
| C T CORP SYSTEM, REG AGENT, O/B/O MORTGAGE | |
| Sent To | ELECTRONIC REGISTRATION SYSTEMS, INC. |
| Street, Apt or PO Box | 1200 SOUTH PINE ISLAND ROAD |
| City, State | PLANTATION, FL 33324 |
| PS Form 3800, August 2006 | |
| See Reverse for Instructions | |

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| Return Receipt Fee (Endorsement Required) | | |
| Restricted Delivery Fee (Endorsement Required) | | |

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| Total Po | TD 37349 MARCH 2023 WARNING |
| Sent To | C T CORPORATION SYSTEM, REGISTERED AGENT, |
| Street, Ap or PO Box | O/B/O U.S. BANK NATIONAL ASSOCIATION |
| City, State | 1200 SOUTH PINE ISLAND ROAD |
| | PLANTATION, FL 33324 |

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TD 37349 MARCH 2023 WARNING
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Sent To
Street, Apt. N
or PO Box Nt
City, State, Zip

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

7010 0290 0001 7413 8698

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| Return Receipt Fee (Endorsement Required) | | |
| Restricted Delivery Fee (Endorsement Required) | | |

Total Po

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

TD 37349 MARCH 2023 WARNING
U.S. BANK NATIONAL ASSOCIATION
11127 MCMULLEN ROAD
RIVERVIEW, FL 33579

7010 0290 0001 7413 8704

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| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage | |
| Postmark Here | |
| TD 37349 MARCH 2023 WARNING | |
| CITY OF OAKLAND PARK | |
| ANDREW THOMPSON, BUDGET OFFICE | |
| 3650 NE 12TH AVE | |
| OAKLAND PARK, FL 33334-4525 | |
| PS Form 3800, August 2006 | |
| See Reverse for Instructions | |

Sent To
Street, Apt. No.
or PO Box No.
City, State, ZIP

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 37349 MARCH 2023 WARNING
WILLIAM L EPSTEIN ESQ
INTEGRITY TITLE INC
1336 N FEDERAL HWY
PC 33062-3730



9590 9402 6458 0346 4562 67

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8636

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

Deylee

C. Date of Delivery

03/04/23

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

all

Restricted Delivery

(over 500)

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted Delivery

☐ Signature Confirmation™

☐ Signature Confirmation

Restricted Delivery

PS Form 3811, July 2020 PSN 7530-02-000-9053

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 37349 MARCH 2023 WARNING
OAKLAND SHORES CONDOMINIUM #1, INC.
3127 OAKLAND SHORES DRIVE
OAKLAND PARK, FL 33309



9590 9402 6458 0346 4564 34

2—Article Number (Transfer from service label)

7010 0290 0001 7413 8575

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

EF

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

EF

C. Date of Delivery

2/6/23

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

3. Service Type

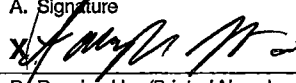

- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | |

Restricted Delivery

(over 500)

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

| SENDER: COMPLETE THIS SECTION | | COMPLETE THIS SECTION ON DELIVERY | |
|--|--|---|--------------------------------------|
| <ul style="list-style-type: none"> ■ 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. | | A. Signature  <input type="checkbox"/> Agent <input type="checkbox"/> Addressee | |
| 1. Article Addressed to: <div style="border: 1px solid black; padding: 5px; text-align: center;"> TD 37349 MARCH 2023 WARNING OAKLAND SHORES CONDO #1, INC. CAROLYN C. MEADOWS BECKER & POLIAKOFF, P.A. 1 E BROWARD BLVD., SUITE 1700 FORT LAUDERDALE, FL 33301 </div> | | B. Received by (Printed Name) Aliyah James | C. Date of Delivery 2-6-23 |
| | | D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | |
| <div style="text-align: center;">  9590 9402 6458 0346 4562 12 </div> | | 3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery | |
| Article Number (Transfer from service label) 7010 0290 0001 7413 8582 | | <input type="checkbox"/> Mail Restricted Delivery | |

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

ID 37349 MARCH 2023 WARNING
BECKER AND POLIAKOV LLC, REG AGENT,
O/B/O OAKLAND SHORES CONDO #1, INC.
1 E BROWARD BLVD SUITE 1700
FORT LAUDERDALE, FL 33301



9590 9402 6458 0346 4562 74

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8643

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X [Signature]☐ Agent☐ Addressee

B. Received by (Printed Name)

HALEYAN JAMES

C. Date of Delivery

2-6-23

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
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

☐ Mail Restricted Delivery

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 37349 MARCH 2023 WARNING
CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525



9590 9402 6458 0346 4563 28

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8704

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

X front Desk

☐ Agent

☐ Addressee

B. Received by (Printed Name)

BR 3422

C. Date of Delivery

2/6/23

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
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Restricted Delivery

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 37349 MARCH 2023 WARNING
C T CORPORATION SYSTEM, REGISTERED AGENT,
O/B/O U.S. BANK NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 6458 0346 4562 98

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8667

COMPLETE THIS SECTION ON DELIVERY
A. Signature

X FEB 16 23

☐ Agent

☐ Addressee

B. Received by (Printed Name)

CT CORPORATION

C. Date of Delivery
D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Insured Mail
- ☐ Registered Mail
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation
- ☐ Signature Confirmation Restricted Delivery

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted Delivery

☐ Signature Confirmation

☐ Signature Confirmation Restricted Delivery

SENDER: COMPLETE THIS SECTION

■ Complete items 1, 2, and 3.

■ Print your name and address on the reverse so that we can return the card to you.

■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TD 37349 MARCH 2023 WARNING

US BANK NATIONAL ASSOCIATION AS TRUSTEE

FOR THE FASC 2005-KS12

1100 VIRGINIA DRIVE

FORT WASHINGTON, PA 19034



9590 9402 6893 1104 8117 47

2. Article Number (Transfer from envelope label)

7010 0290 0001 7413 8568

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Denise Kelly

☐ Agent

☐ Addressee

B. Received by (Printed Name)

Denise Kelly

C. Date of Delivery

2-6-23

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

☐ Signature Confirmation™

☐ Signature Confirmation Restricted Delivery

(fail)

(fail) Restricted Delivery

(0)

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:

37349 MARCH 2023 WARNING
ALDRIDGE CONNORS LLP
FIFTEEN PIEDMONT CENTER
3575 PIEDMONT RD NE # 500
ATLANTA, GA 30305-1623



9590 9402 6458 0346 4562 29

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8599

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent☐ Addressee

B. Received by (Printed Name)

Austin Danner

C. Date of Delivery

2/8/23

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

3. Service Type

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

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation¹
- ☐ Signature Confirmation Restricted Delivery

☐ Mail Restricted Delivery

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 37349 MARCH 2023 WARNING
C T CORP SYSTEM, REG AGENT, O/B/O MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 6458 0346 4562 81

2. Article Number (Transfer from service label)

7010 0290 0001 7413 8650

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

FEB 06 2023

☐ Agent

☐ Addressee

B. Received by (Printed Name)

CT CORPORATION

C. Date of Delivery

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

3. Service Type

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

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

☐ Restricted Delivery

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

**TD 37340 MARCH 2023 WARNING
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328**



9590 9402 6458 0010

2. Article Number (PSN)

7010 0

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x *[Handwritten Signature]*

☐ Agent

☐ Addressee

B. Received by (Printed Name)

Crystal Clark

C. Date of Delivery

2-6-23

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

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted

| SENDER: COMPLETE THIS SECTION | COMPLETE THIS SECTION ON DELIVERY | |
|---|---|----------------------------|
| <p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> | <p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>X</p> | |
| <p>1. Article Addressed to:</p> <p style="text-align: center;">TD 37349 MARCH 2023 WARNING MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026</p> | <p>B. Received by (Printed Name)</p> | <p>C. Date of Delivery</p> |
| <p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7010 0290 0001 7413 8551</p> | <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="text-align: center;">MERS Mailroom</p> <p style="text-align: center;">FEB 16 2023</p> | |
| <p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> | <p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Mail Restricted Delivery</p> | |