

339 SIXTH AVENUE, SUITE 1400 PITTSBURGH, PA 15222

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

E-mail: <u>TitleExpress@grantstreet.com</u>

www.GrantStreet.com

UPDATE REPORT

UPDATE ORDER DATE: 04/09/2018

REPORT EFFECTIVE DATE: PREVIOUS SEARCH UP TO 04/08/2018

CERTIFICATE # 2013-11878 ACCOUNT # 494231070110 ALTERNATE KEY # 349635 TAX DEED APPLICATION # 39054

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:

Lot 1, Block 2, of LARKDALE UNIT NO. 4 according to the plat thereof, as recorded in Official Records Book 59, at Page 26, of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 3150 NW 14 STREET, LAUDERHILL FL 33311

OWNER OF RECORD ON CURRENT TAX ROLL:

CDC3150 LLC
CJG INVESTMENTS LLC ETAL
3150 NW 14 ST
LAUDERHILL, FL 33311 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

CDC3150, A FLORIDA LLC
CJG INVESTMENTS A FLORIDA LLC
C/O CARYN JONES
C/O MICHAEL JONES
5390 W BROWARD BLVD
PLANTATION, FL 33317 (Per Deed. No Sunbiz entry found for either owner)

NOTE: Images and attachments from previous search not included in update.

MORTGAGE HOLDER OF RECORD:

No new documents found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

No new documents found.

UPDATE REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4942 31 07 0110

CURRENT ASSESSED VALUE: \$101,160 HOMESTEAD EXEMPTION: No MOBILE HOME ON PROPERTY: No OUTSTANDING CERTIFICATES: N/A

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED: No new documents found.

^{**}Update search found no new recorded documents.

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.

Christina Young

Title Examiner

PROPERTY INFORMATION REPORT

ORDER DATE: 10/23/2017

REPORT EFFECTIVE DATE: 20 YEARS UP TO 10/22/2017

CERTIFICATE # 2013-11878 ACCOUNT # 494231070110 ALTERNATE KEY # 349635 TAX DEED APPLICATION # 39054

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:

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PROPERTY ADDRESS: 3150 NW 14 STREET, LAUDERHILL FL 33311

OWNER OF RECORD ON CURRENT TAX ROLL:

CDC3150 LLC CJG INVESTMENTS LLC ETAL 5390 W BROWARD BLVD PLANTATION, FL 33317

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

CDC3150, A FLORIDA LLC

CJG INVESTMENTS A FLORIDA LLC

C/O CARYN JONES

C/O MICHAEL JONES

5390 W BROWARD BLVD

PLANTATION, FL 33317 (Per Deed. No Sunbiz entry found for either owner.)

CDC3150 LLC CJG INVESTMENTS LLC ETAL 3150 NW 14 ST LAUDERHILL, FL 33311 (Per Property Appraiser)

MORTGAGE HOLDER OF RECORD:

None found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

MIKON FINANCIAL SERVICES, INC AND OCEAN BANK 780 NW 42 AVE #300 MIAMI, FL 33126 (Tax Deed Applicant) HSBC BANK USA, NATIONAL ASSOCIATION, AS OR: 45928, Page: 407 TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 1, 2006 FREMONT HOME LOAN TRUST 2006-A C/O SHAPIRO & FISHMAN, LLP 2424 NORTH FEDERAL HIGHWAY, SUITE 360 BOCA RATON, FL 33431 (Per Assignment of Mortgage for Prior owners. No satisfaction found of record.)

Instrument: 113575485

CITY OF LAUDERHILL 5581 W. OAKLAND PARK BLVD. LAUDERHILL, FL 33313 (Per Lien)

PROPERTY INFORMATION REPORT - CONTINUED

PARCEL IDENTIFICATION NUMBER: 4942 31 07 0110

CURRENT ASSESSED VALUE: \$81,860 HOMESTEAD EXEMPTION: No MOBILE HOME ON PROPERTY: No OUTSTANDING CERTIFICATES: N/A

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:

Warranty Deed OR: 41548, Page: 953

Mortgage OR: 41548, Page: 954

Quit Claim Deed OR: 45964, Page: 704

Warranty Deed Instrument: 112828716

Quit Claim Deed Instrument: 113605242

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.

Christina Young

Title Examiner



Site Address	3150 NW 14 STREET, LAUDERHILL FL 33311	ID#	4942 31 07 0110
	CDC3150 LLC	Millage	1912
	CJG INVESTMENTS LLC ETAL	Use	01
Mailing Address	3150 NW 14 ST LAUDERHILL FL 33311		
Abbr Legal Description	LARKDALE UNIT 4 59-26 B LOT 1 BLK 2		

The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a

			Prope	rty Assessment \	Value					
Year	Land	Building Improven	<u> </u>	Just / Market nt Value		Assessed / SOH Value		Та	ax	
2018 \$	23,990	\$99,810)	\$123,800)	\$111,270)			
2017 \$	17,990	\$83,170)	\$101,160)	\$101,160)	\$3,32	1.53	
2016 \$	17,990	\$63,870)	\$81,860		\$81,860		\$2,77	2.74	
		2018 Exemption	ons an	d Taxable Values	by 1	Taxing Authority				
		Cou	inty	School B	oard	Municip	al	Inde	pendent	
Just Value		\$123,	800	\$123	3,800	\$123,80	00	9	123,800	
Portability			0		0		0		0	
Assessed/SC	Н	\$111,	270	\$123,800		\$111,27	\$111,270		\$111,270	
Homestead			0	0 0		0		0		
Add. Homest	ead		0	0			0		0	
Wid/Vet/Dis			0	0			0		0	
Senior			0	0			0		0	
Exempt Type			0		0	<u> </u>	0			
Taxable		\$111,	270	\$123,800		\$111,27	\$111,270		\$111,270	
	S	ales History				Land (Calcula	tions		
Date	Type	Price	Воо	k/Page or CIN		Price	Fa	ctor	Type	
7/6/2016	WD-T	\$100	,	113799755		\$4.00	5,9	998	SF	
3/31/2016	QCD-T	\$100	113605242						<u> </u>	
11/22/2013	SWD-T	\$100	112828716							
12/12/2008	QCD-T	\$100	45964 / 704							
2/16/2006	WD	\$184,000 415		11548 / 953		Adj. Bldg. S.F. (Card, Sketch)		1275		
					_	Units/Beds			1/3/2	
						Eff./Act. Yea	r Built:	1966/196	65	

	Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc	
19	Н					LH			
R	1								
1						1			



Site Address	3150 NW 14 STREET, LAUDERHILL FL 33311	ID#
	CDC3150 LLC CJG INVESTMENTS LLC ETAL	Millag Use
Mailing Address	3150 NW 14 ST LAUDERHILL FL 33311	

ID#	4942 31 07 0110
Millage	1912
Use	01

Abbreviated	LARKDALE UNIT 4 59-26 B LOT 1 BLK 2
Legal	
Description	

The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).

Property Assessment Values Click here to see 2017 Exemptions and Taxable Values as reflected on the Nov. 1, 2017 tax bill.							
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax		
2018	\$17,990	\$83,170	\$101,160	\$101,160			
2017	\$17,990	\$83,170	\$101,160	\$101,160			
2016	\$17,990	\$63,870	\$81,860	\$81,860	\$2,772.74		

	2018 Exemptions and	Taxable Values by Ta	xing Authority	
	County	School Board	Municipal	Independent
Just Value	\$101,160	\$101,160	\$101,160	\$101,160
Portability	0	0	0	0
Assessed/SOH	\$101,160	\$101,160	\$101,160	\$101,160
Homestead	0	0	0	0
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$101,160	\$101,160	\$101,160	\$101,160

Sales History							
Date	Type	Price	Book/Page or CIN				
7/6/2016	WD-T	\$100	113799755				
3/31/2016	QCD-T	\$100	113605242				
11/22/2013	SWD-T	\$100	112828716				
12/12/2008	QCD-T	\$100	45964 / 704				
2/16/2006	WD	\$184,000	41548 / 953				

Land Calculations					
Price	Factor	Type			
\$3.00	5,998	SF			
Adj. Bldg. S.F.	1275				
Units/Be	1/3/2				
Eff./Act. Year Built: 1966/1965					

	Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc	
19	Н					LH			
R	1								
1						1			

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #39054

STATE OF FLORIDA COUNTY OF BROWARD

LAUDERHILL, FL 33311

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 2nd day of July 2018, 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:

CDC3150, A FLORIDA LLC, C/O CARYN JONES CDC3150, A FLORIDA LLC, C/O MICHAEL JONES CDC3150 LLC CDC3150 LLC 5390 W BROWARD BLVD 3150 NW 14 ST PLANTATION, FL 33317 LAUDERHILL, FL 33311 5390 W BROWARD BLVD 5390 W BROWARD BLVD PLANTATION, FL 33317 PLANTATION, FL 33317 CDC3150, A FLORIDA LLC, CJG CJG INVESTMENTS A FLORIDA CJG INVESTMENTS A FLORIDA CJG INVESTMENTS LLC ETAL INVESTMENTS A FLORIDA LLC, LLC, C/O CARYN JONES LLC, C/O MICHAEL JONES 3150 NW 14 ST C/O CARYN JONES, C/O 5390 W BROWARD BLVD 5390 W BROWARD BLVD LAUDERHILL, FL 33311 MICHAEL JONES PLANTATION, FL 33317 PLANTATION, FL 33317 5390 W BROWARD BLVD PLANTATION, FL 33317 CJG INVESTMENTS LLC ETAL CITY OF LAUDERHILL FINANCE HSBC BANK USA, NATIONAL CITY OF LAUDERHILL ASSOCIATION, AS TRUSTEE 5390 W BROWARD BLVD DEPT. ATTN: ANA SANCHEZ PLANTATION, FL 33317 5581 W. OAKLAND PARK UNDER THE POOLING AND 5581 W. OAKLAND PARK BLVD. SERVICING AGREEMENT DATED AS OF MAY 1, 2006 LAUDERHILL, FL 33313 LAUDERHILL, FL 33313 FREMONT HOME LOAN TRUST 2006-A, C/O SHAPIRO & FISHMAN, LLP 2424 NORTH FEDERAL HIGHWAY, SUITE 360 BOCA RATON, FL 33431 FREMONT INVESTMENT & MERS MORTGAGE *HANKERSON.GLORIA *HIGGINS.REBECCA J H/E **ELECTRONIC REGISTRATION** LOAN 3147 NW 13 CT HIGGINS, CLIFFORD 2727 EAST IMPERIAL HWY SYSTEM LAUDERHILL, FL 33311-4901 3140 NW 14 ST BREA, CA 92821 P.O. BOX 2026 LAUDERHILL, FL 33311 FLINT, MI 48501-2026 *SCOTT, SHONDRA N *WALLACE,J & MARY E *MIKON FINANCIAL SERVICES, 3155 NW 13 CT 3160 NW 14 ST INC AND OCEAN BANK

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

780 NW 42 AVE #300 MIAMI. FL 33126

BROWARD COUNTY CODE ENFORCEMENT, **BROWARD COUNTY HIGHWAY CONSTRUCTION & BROWARD COUNTY CODE & ZONING** PERMITTING LICENSING & PROTECTION **ENFORCEMENT SECTION PLANNING & ENGINEERING DIVISION;** REDEVELOPEMENT DIV. ENVIRONMENTAL **RIGHT OF WAY SECTION** GCW-1 NORTH UNIVERSITY DR PROTECTION & GROWTH MGMT DEPT ONE N. UNIVERSITY DR., STE 300 B **PLANTATION, FL 33324** GCW - 1 NORTH UNIVERSITY DR **PLANTATION, FL 33324** MAILBOX 302 **PLANTATION, FL 33324 BROWARD COUNTY WATER & WASTEWATER** PLIBLIC WORKS DEPT REAL PROPERTY BROWARD COUNTY SHERIFF'S DEPT. 2555 W. COPANS RD **GOVERNMENTAL CENTER, RM 326,** ATTN: CIVIL DIVISION POMPANO BEACH, FL 33069 115 S. ANDREWS AVE FT. LAUDERDALE, FL 33315 FT. LAUDERDALE, FL 33301

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

LAUDERHILL, FL 33311-4910

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

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 2nd day of July 2018 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL Bertha Henry

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

By______
Deputy Juliette M. Aikman

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 39054

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: 494231-07-0110

Certificate Number: 11878
Date of Issuance: 06/01/2014

Certificate Holder: MIKON FINANCIAL SERVICES, INC AND OCEAN BANK

Description of Property: LARKDALE UNIT 4 59-26 B

LOT 1 BLK 2

Name in which assessed: CDC3150 LLC CJG INVESTMENTS LLC ETAL

Legal Titleholders: CDC3150 LLC

CJG INVESTMENTS LLC ETAL

3150 NW 14 ST

LAUDERHILL, FL 33311

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 August , 2018. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

broward.deedauction.net *Pre-registration is required to bid.

Dated this 12th day of July , 2018 .

Bertha Henry

County Administrator

RECORDS, TAXES, AND TREASURY DIVISION

Dana F. Buker

Deputy

By:

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: 07/12/2018, 07/19/2018, 07/26/2018 & 08/02/2018

Minimum Bid: 40692.20

BROWARD DAILY BUSINESS REVIEW

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

STATE OF FLORIDA COUNTY OF BROWARD:

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

39054 NOTICE OF APPLICATION FOR TAX DEED CERTIFICATE NUMBER: 11878

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

07/12/2018 07/19/2018 07/26/2018 08/02/2018

Affiant further says that the said Broward Daily Business

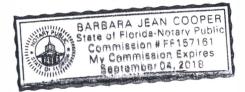
Review is a newspaper published at Fort Lauderdale, in said Broward County, Florida and that the said newspaper has heretofore been continuously published in said Broward County, Florida each day (except Saturday, Sunday and Legal Holidays) and has been entered as second class mail matter at the post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

Sworp to and subscribed before me this

day of AUGUST, A.D. 2018

(SEAL)

GUERLINE WILLIAMS personally known to me



Broward County, Florida RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION NOTICE OF APPLICATION FOR TAX DEED NUMBER 39054

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: 494231-07-0110
Certificate Number: 11878
Date of Issuance: 06/01/2014
Certificate Holder:
MIKON FINANCIAL SERVICES,
INC AND OCEAN BANK
Description of Property:
LARKDALE UNIT 4 59-26 B
LOT 1 BLK 2
Name in which assessed:
CDC3150 LLC CJG INVESTMENTS
LLC ETAL
Legal Titleholders:

CJG INVESTMENTS LLC ETAL 3150 NW 14 ST LAUDERHILL, FL 33311 All of said property being in the

CDC3150 LLC

County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be

redeemed according to law the property described in such certificate will be sold to the highest bidder on the 15th day of August, 2018. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at: broward.deedauction.net

*Pre-registration is required to bid. Dated this 12th day of July, 2018. Bertha Henry County Administrator RECORDS, TAXES, AND TREASURY DIMSION

(Seal)

By: Dana F. Buker Deputy

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

Minimum Bid: 40334.43 401-314

7/12-19-26 8/2 18-03/0000324678B

BROWARD COUNTY SHERIFF'S OFFICE

iry"

P.O. BOX 9507 FORT LAUDERDALE, FLORIDA 33310

RETURN OF SERVICE

Assignmen	0 6 4		Service Sheet #	
resorganteen	11002 Please Route	o Supervisor	Set Tice Street W	18-030791
	BROWARD COUNTY, FL vs. C	DC3150 LLC; ETAL	DEFEND	TD 39054
	TAX SALE NOTICE	VS.	COUNTY/BROWARD	8/15/2018
	CDC3150 LLC		3150 NW 14 STREET	HEARING DATE
	CJG INVESTMENTS LLC	SERVE	LAUDERHILL, FL 33311	ce Ved this process on
	14279 BROWARD COUNTY RE 115 S. ANDREWS AVENI FT LAUDERDALE, FL 33		Served	Date Tul 18 ella
	9884 Attorney		Date	at Time
On	CDC3150 LLC	CJG INVESTMENTS LL	CoETALida by serving the within samed	person a true copy of the writ, with the date and
- Mariana Maria	ervice endorsed thereon by me, and a copy of	of the complaint, petition, or initial p	leading, by the following method:	person a use copy or the with with the sale and
	INDIVIDUAL SERVICE			
STIRS	STITUTE SERVICE:			
	At the defendant's usual place of abode or	"any person residing therein who is	s 15 years of age or older", to wit:	
		, in accordance with F.S. 48.0	031/11/a)	
	То	, the defendant's spouse, at		in accordance with F.S. 48.031(2)(a)
	Toserve the defendant have been made at the	, the person in charge of the d	lefendant's business in accordance with F.S.	48.031(2)(b), after two or more attempts to
		e prace of business		
COF	RPORATE SERVICE:			
		, holding the following position	on of said corporation	in the absence of any superior officer in
	accordance with F.S. 48.081			
	То	, an employee of defendant co	orporation in accordance with F.S. 48.081(3)	
	То	, as resident agent of said cor	poration in accordance with F.S. 48.091	
	PARTNERSHIP SERVICE: To		partner, or to	, designated employee or person in charge
	of partnership, in accordance with F.S. 48.			
	POSTED RESIDENTIAL: By attaching residing therein 15 years of age or older of	g a true copy to a conspicuous place ould be found at the defendant's usu	on the property described in the complaint of all place of abode in accordance with F.S. 48	r summons. Neither the tenant nor a person
	1st attempt date/time:		2 nd attempt date/time:	
D	POSTED COMMERCIAL: By attachin	ng a true copy to a conspicuous place	e on the property in accordance with F.S. 48.	183
1	1 st attempt date/time:		2 nd attempt date/time:	
			2 attempt dates time.	
150	THER RETURNS: See comments			
	ested To	operty.)	Notice on	front door.
	100%			
	the status of	your writ	SCOTT J. ISRA	EL. SHERIFF
	rd Sheriff's		BROWARD COU	
	org and			

ORIGINAL

BY: R. Mitchell D.S. (1002 AL Q. Mitchell

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION PROPERTY ID # 494231-07-0110 (TD #39054)



WARNING

PROPERTY IN WHICH YOU ARE INTERESTED IS LISTED IN THE ENCLOSED NOTICE CUNTY, FLORIDA

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

NOTE

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

FLA. STATUTES MAY REQUIRE US TO NOTIFY ALL PROPERTY OWNERS WHO LIVE AROUND THE PROPERTY SCHEDULED FOR SALE. <u>IF YOU DO NOT OWN OR HAVE LEGAL INTEREST IN THIS PROPERTY</u>, PLEASE DISREGARD THIS LETTER.

PAYMENT MUST BE MADE IN CASH, MONEY ORDER OR CASHIER'S CHECK; <u>PERSONAL OR</u> 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 July 31, 2018\$36,492.03
- * Amount due if paid by August 14, 2018\$36,909.25

*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 August 15, 2018 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

CDC3150 LLC
CJG INVESTMENTS LLC ETAL
3150 NW 14 STREET
LAUDERHILL FL 33311

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

CFN # 108388450, OR BK 45964 Page 704, Page 1 of 2, Recorded 02/05/2009 at 02:13 PM, Broward County Commission, Doc. D \$0.70 Deputy Clerk 2150

Return to
Alty Investments
2207 Concord Pike Ste 635
Wilmington, DE 19803

Parcel ID Number: 19231-07-01100

Quitclaim Deed

This Quitclaim Deed, Made this 12th day of December , 2008 A.D., Between Sharima Ramkishun, a single woman

of the County of Broward , State of Florida , grantor, and Alty Investment Group, Inc., a Florida Corporation

whose address is: 2207 Concord Pike, ste 635 Wilmington, DE 19803 5309 W. Browald Blvd. Plantamon FL 33377

of the County of Broward , State of Florida , grantee.

Witnesseth that the GRANTOR, for and in consideration of the sum of

and other good and valuable consideration to GRANTOR in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, has granted, bargained and quitclaimed to the said GRANTEE and GRANTEE's heirs, successors and assigns forever, the following described land, situate, lying and being in the County of **Broward**State of **Florida** to wit:

Lot 1, Block 2, LARKDALE UNIT NO. 4, according to the plat thereof, as recorded in Official Records Book 59, at Page 26, of the Public Records of Broward County, Florida.

alkla: 3150 NW 14 Street Lauderhill, PL3331(

Quitclaim Deed - Page 2

Parcel ID Number: 19231-07-01100

In Witness Whereof, the grantor has hereunto set

Signed, sealed and delivered in our presence:

Printed Name:

Witness

Printed Name: Minto accessor

Witness

STATE OF Florida COUNTY OF Broward

The foregoing instrument was acknowledged before me this Sharima Ramkishun, a single woman

who is personally known to me or who has produced

hand and seal the day and year first above written.

Sharima Ramkishun

P.O. Address: 2441 NW 14th Street Lauderhill FL 33311

12th day of

December

, 2008

(Seal)

by

as identification.

Printed Name: Notary Public

STATE OF PLOMBA
My Commission Expires 04/24/9912
Commission No. D0782241

112828716 Page 1 of 1, Recorded 02/24/2015 at 02:24 PM Broward County Commission, Doc. D \$0.70 Deputy Clerk 5030

This Decument Prepared By and Return to: ASSET MANAGEMENT SOLUTIONS c/o REALTY PROS 135 S State Rd 7 Ste 101 Plantation FL 33317

Parcel ID Number: 4942 31 07 0110

Special Warranty Deed

This Indenture, Made this 22nd day of November, 2013 A.D., Between Alty Investment Group, a Delaware Corporation of the County of New Castle, State of Delaware, grantor, and ALTY INVESTMENT TRUST

whose address is: PO Box 16876 Plantation FL 33318 of the County of Broward, State of Florida, grantee.

Witnesseth that the GRANTOR, for and in consideration of the sum of

----TEN DOLLARS (\$10)and other good and valuable consideration to GRANTOR in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said GRANTEE and GRANTEE'S heirs, successors and assigns forever, the following described land, situate. lying and being in the County of BROWARD State of Florida to wit:

Lot 1, Block 2, of LARKDALE UNIT NO. 4 according to the plat thereof, as recorded in Official Records Book 59, at Page 26, of the Public Records of BROWARD County, FLORIDA.

PROPERTY PHYSICAL ADDRESS: 3150 NW 14TH STREET, LAUDERHILL FL 33311

Together with all 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 covenant with said grantee that grantor is lawfully seized of said land in fee simple; that grantor has good right and tawful authority to sell and convey said land; that grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all person claiming by, through or under grantor.

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

Signed, sealed and delivered in our presence:

Printed Name Witness:

James Donovan as VP of Alty Investment Group

B.O. Address: 5309 W Broward Blvd Plantation FL 33317 (Local)

Printed Nam

Witness

STATE OF Florida COUNTY OF Broward

The foregoing instrument was acknowledged before me this 22 day of November , 2013 Investment Group, a Delaware Corporation who: __ is personally known to me or `who has produced

James Donovan, VP of Alty as identification

(Seal)

JENNIFER PEREZ

NOTARY PUBLIC - STATE OF FLORIDA COMMISSION #DD782241 MY COMMISSION EXPIRES APRIL 22, 2016 My Commission Expires: / /

Printed Name

Notary Public

INSTR # 113605242 Page 1 of 2, Recorded 04/01/2016 at 12:44 PM Broward County Commission, Doc. D \$0.70 Deputy Clerk 5010

Prepared by: Record and Return to:

Realty Pros PO Box 16876 Plantation FL 33318

Quit Claim DEED

This Ouit Claim Dood made on the 24st day of March	20.46
This Quit Claim Deed made on the 31st day of March Between Alty Investment Trust	
Whose mailing address is: 7580 NW 5th Street Plantation FL 33318	
Hereinaster called the First Party,	
and Realty Pros	
Whose mailing address is: PO Box 16872 Plantation FL 33318 Hereinafter called the Second Party,	
WITHEOUTH dead the Plat Date County and I have the county	discourse CITEN PONT A DC (\$10.00) 's local and the discourse
WITNESSETH, that the First Party, for and in consideration of second party, the receipt whereof is herby acknowledged, does he forever, all the right, title, interest, claim and demand with the sai parcel of land, situate lying and being in the County of Broward	reby remise, release, and quit-claim unto the said second part d first party has in and to the following described lot, piece o
SEE SCHEDULE A, LEGAL DESCRIPTION ATTACHED.	
Subject to covenants, restrictions, easements of record and taxes fo	r the current year.
TAX FOLIO NUMBER: 4942 31 07 0110	
To have and to hold the same together with all and singular the appall the estate, right title, interest, lien, equity, and claim whatsoev use, benefit and behoof of the said second party.	
IN WITNESS WHEREOF, the First party has caused these prehereunto affixed, by its proper officer thereunto duly authorized, the court of	nis 31 day of March , 20 16 .
Tru	ST ADMINISTERIOR - Jura Alty
(Wit.) Juney Clay Per Per 22	(Seal)
, 0	
State of FLORIDA } County of BROWARD }	
The foregoing instrument is acknowledged before me on this JUNE ALTY AS ADMINISTRATOR OF TRUST	31 day of MARCH , 20 16 by
who is personally known to me or who has/have produced and did take an oath.	
Witness my signature and official seal in the aforesaid state	and county.
Illundia Ring Mu	commission expires
	IX Notary Seal)
1	NOTARY PUBLIC OF #DD782241 COMMISSION #DD782241
	COMMISSION #007022 10 MY COMMISSION EXPIRES APRIL 22, 2016



INSTR # 113605242 Page 2 of 2, End of Document

SCHEDULE A LEGAL DESCRIPTION

Lot 1, Block 2, of LARKDALE UNIT NO. 4 according to the plat thereof, as recorded in Official Records Book 59, at Page 26, of the Public Records of Broward County, Florida.

A/K/A: 3150 NW 14th Street Lauderhill FL 33311

INSTR # 113799755 Page 1 of 1, Recorded 07/08/2016 at 03:16 PM Broward County Commission, Doc. D \$0.70 Deputy Clerk 1922

Prepared by: RPAMS

Record and Return to: PO Box 16876
Plantation FL 33317

WARRANTY DEED

This Quit Claim Deed made on the 6th day of July, 2016 between Realty Pros. Whose mailing address is: 7518W. Commercial Blvd Tamarac FL 33351. Hereinafter called the First Party, and CDC3150, a Florida LLC, CJG investments a Florida LLC, %Caryn Jones, a single woman, %Michael Jones, a single man. Whose mailing address is: 5390 W Broward Blvd Plantation FL 33317 Hereinafter called the Second Party.

WITNESSETH, that the First Party, for and in consideration of the sum of TEN DOLLARS (\$10.00) in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit-claim unto the said second party forever, all the right, title, interest, claim and demand with the said first party has in and to the following described lot, piece or parcel of land, situate lying and being in the County of BROWARD, State of FLORIDA to wit:

LEGAL DESCRIPTION

Lot 1, Block 2, of LARKDALE UNIT NO. 4 according to the plat thereof, as recorded in Official Records Book 59, at Page 26, of the Public Records of Broward County, Florida.

A/K/A: 3150 NW 14th Street Lauderhill, FL 33311

Signature

Subject to covenants, restrictions, easements of record and taxes for the current year.

TAX FOLIO NUMBER: 4942 31 07 0110

To have and to hold the same together with all and singular the appurtantace thereunto belonging or in anywise appertaining, and all the estate, right title, interest, lien, equity, and claim whatsoever of the first party either in law or equity, to the only proper use, benefit and behoof of the said second party.

State of FLORIDA

County of BROWARD

The foregoing instrument is acknowledged before me on this _______ day of ________, 20_______ b James Donovan, Vice President and authorized signer for Realty Pros

who is personally known to me or who has/have produced ______ as identification

and did take an oath. Witness my signature and official seal in the aforesaid state and county.

(Official Seal)

My commission expires

FUMIKO ROBINSON
Notary Public - State of Florida
Commission #GG 7367
My Commission Expires
June 29, 2020

CFN # 105835718, OR BK 41548 Page 954, Page 1 of 22, Recorded 03/01/2006 at 03:10 PM, Broward County Commission, Doc M: \$515.20 Int. Tax \$294.40 Deputy Clerk 3270

7

Return To: FREMONT INVESTMENT & LOAN P.O. BOX 34078 FULLERTON, CA 92834-34078

This document was prepared by: **BARBARA LICON**

6000211103

-{Space Above This Line For Recording Data}-

MORTGAGE

MIN 1001944-6000211103-7

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 $\mbox{February 16}$, 2006 together with all Riders to this document.
- (B) "Borrower" is SHARIMA RAMKISHUN, A SINGLE WOMAN

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 FREMONT INVESTMENT & LOAN

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3010 1/01

-6A(FL) (0005).01

Page 1 of 16

Initials:

VMP MORTGAGE FORMS - (800)521-7291





Lender is a Gurpural Iun
organized and existing under the laws of CALIFORNIA
Lender's address is
2727 E IMPERIAL HIGHWAY, BREA CA 92821
(E) "Note" means the promissory note signed by Borrower and dated February 16, 2006 .
The Note states that Borrower owes Lender One Hundred Forty-Seven Thousand, Two
Hundred and No/100 Dollars
(U.S. \$ 147,200.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than March 1, 2036
(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]:
X Adjustable Rate Rider Condominium Rider Second Home Rider
Balloon Rider Planned Unit Development Rider 1-4 Family Rider
□ VA Rider □ Biweekly Payment Rider □ Other(s) [specify]

- (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) misrepresentations 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.

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- (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]:

LOT 1, BLOCK 2, OF LARKDALE UNIT NO. 4, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 59, PAGE 26, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Parcel ID Number: 494231070110 3150 NW 14TH ST

FORT LAUDERDALE ("Property Address"):

[City], Florida 33311

[Street] [Zip Code]

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 nomine 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.

Initials:

Form 3010 1/01

which currently has the address of

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CFN # 105835718, OR BK 41548 PG 957, Page 4 of 22

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

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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.



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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

Initials:

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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

Initials:

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

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disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting

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

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.

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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

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

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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.

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.

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

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



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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,

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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

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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.

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Signed, sealed and delivered in the presence of:

		(Address)
		(Seal)
		-Borrower
		(Address)
	(Seal)	(Seal)
	-Borrower	-Borrower
	(Address)	(Address)
	(Seal)	(Seal)
	-Borrower	-Borrower
	44.1	
	(Address)	(Address)
	(Seal)	(Seal)
	-Borrower	-Borrower
	(444)	// · · · · ·
	(Address)	(Address)
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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.

__ (Seal)
-Borrower

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STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this

Second Second

who is personally known to me or who has produced J

of O Mas, identification.

Notary Public



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Form 3010 1/01

Lot 1 Block 2 of LARKDALE UNIT NO. 4, according to the Plat thereof, as recorded in Plat Book 59 Page 26 of the Public Records of Broward County, Florida.

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ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 16th day of February 2006, 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 Adjustable Rate Note (the "Note") to FREMONT INVESTMENT & LOAN

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

3150 NW 14TH STREET FORT LAUDERDALE, FL 33311

[Property Address]

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

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 9.200 %. 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 **March** 2008, 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 - Single Family



(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 most recent Index figure available as of the date: X 45 days before each Change Date 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 Six and Seven Hundred Sixteen Thousandths percentage points
(6.7160 %) to the Current Index. The Note Holder will then round the result of this addition to the Nearest Next Highest Next Lowest One-Eighth (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 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.
☐ Interest-Only Period
The "Interest-only Period" is the period from the date of this Note through
N/A . For the interest-only period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly
payment that would be sufficient to pay the interest which accrues on the unpaid principal of
my loan. The result of this calculation will be the new amount of my monthly payment.
The "Amortization Period" is the period after the interest-only period. For the
amortization period, after calculating my new interest rate as provided above, the Note
Holder will then determine the amount of the monthly payment that would be sufficient to

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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.

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(D) Limits on Interest Rate Changes (Please check appropriate boxes; if no box is checked, there will be no maximum limit on changes.) (1) There will be no maximum limit on interest rate changes. (1) The interest rate I am required to pay at the first Change Date will not be greater than 11.200 % or less than 9.2000 subsequent %. __ greater than 11.200 % or less than 9.2000 subsequent %. __X (3) My interest rate will never be increased or decreased on anyx-balle Change Date by more than One and One-Half 1.5000 percentage points (%) from the rate of interest I have been paying for the preceding period. (4) My interest rate will never be greater than 15.2000 %, which is called the "Maximum Rate." (5) My interest rate will never be less than 9.2000 %, which is called the "Minimum Rate." 🔏 (6) My interest rate will never be less than the initial interest rate. 🔟 (7) The interest rate I am required to pay at the first Change Date will not be my interest rate will never be increased or decreased on any single Change Date by more than **One and One-Half** 1.5000 percentage points (%) from the rate of interest I have been paying for the preceding period.

(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.

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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 also may 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.

Initials:

-899R (0402)

Page 4 of 5

contained in this Adjustable	Rate Rider.	The terms and covenants
SHARIMA RAMKISHUN	(Seal) -Borrower	(Seal) -Borrower
	(Seal) -Borrower	(Seal) -Borrower
	(Seal) -Borrower	(Seal) -Borrower
	(Seal) -Borrower	(Seal) -Borrower
™⊋-899R (0402)	Page 5 of 5	

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Prepared by and return to: Shapiro & Fishman, LLP/Cristina Sciortino 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431

19.50

This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc., as Nominee for Fremont Investment & Loan, ("Assignor"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, in consideration from HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of May 1, 2006, Fremont Home Loan Trust 2006-A, ("Assignee"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Broward County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: February 16, 2006 Mortgage Recording Date: March 1, 2006 Clerk's File Number: 2006-105835718

Book Number: 41548 Page Number: 954

Legal Description:

LOT 1, BLOCK 2, OF LARKDALE UNIT NO. 4, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 59, PAGE 26, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Original Mortgagors: Sharima Ramkishun, a Single Woman

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of NOV 1 7 2008, 2008.

Mortgage Electronic Registration Systems, Inc., as Nominee for Fremont Investment & Loan Denise Bailey Vice President Assistant Secretary (CORPORATE SEAL) STATE OF TOXES 1 COUNTY OF Harry]SS. I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced Marti Noriega duly authorized signatories of who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this _____ day of NOV 1 7 2008, 2008 *NOTARY PUBLIC Alvin L Denmon Name of Notary: Commission NO. My Commission Expires: (SEAL) ALVIN L DENMON otary Public, State of Texas My Commission Expires March 28, 2011

CLAIM OF LIEN

Attaches to BOTH Property and Name (Certificate of Use - Property Owner)

Today's Date: MARCH 1, 2016

Invoice Number: 18534

Invoice Date: JULY 1, 2015

STATE OF FLORIDA. COUNTY OF BROWARD:

BEFORE ME, the undersigned authority, personally appeared Charles Faranda, City Manager of the City of LAUDERHILL, FLORIDA, a municipal corporation organized and existing under the laws of the State of Florida, who stated that in accordance with City of Lauderhill Code of Ordinances Section 12-50 (b), the CITY OF LAUDERHILL hereby imposes this Lien for delinquent Local Business Taxes, Fées and/or Penalties which are due and owing, including recording costs, in the total principal amount of:

ONE THOUSAND EIGHT DOLLARS AND FORTY FOUR 44/100 CENT(S), (\$1008.44) for which the City claims a lien pursuant to City Code Section 12-50 (b) **AGAINST THE PERSON(S) AND/OR ENTITY HEREIN NAMED AND ALSO** UPON **THE FOLLOWING REAL PROPERTY** WHERE THE VIOLATION OCCURRED located in the City of Lauderhill, Broward County, Florida, which is described as follows:

NAME OF PERSON(S) OR ENTITY: ALTY INVESTMENT TRUST

LEGAL DESCRIPTION: LARKDALE UNIT 4 59-26 B LOT 1 BLK 2

FOLIO #: 4942 31 07 0110

PROPERTY ADDRESS WHERE VIOLATION OCCURRED: 3150 NW 14 STREET, LAUDERHILL

MAILING ADDRESS: PO BOX 16876 PLANTATION FL 33318

NOTE: This principal LIEN amount shall bear interest at a rate consistent with statutory legal rate per annum plus incur any applicable late fees or penalties which shall also remain due. In addition, pursuant to Fla. Stat. 205.053 and 166.201, and Code section 12-50, you are responsible for all collection fees, attorney's fees and administration fees necessary for collections efforts for this lien. **Affiant**

Affiant further states that the City is owed the amount stated for Local Business Taxes, Fees and/or Penalties which are required to be paid in order to conduct business within the City of Lauderhill. This amount is delinquent and due notice was initially given on or about (OCTOBER 1, 2014), prior to the imposition of said lien and if the lien is claimed by one not in privity with the owney that the City served its notice to owner on JULY 1, 2014 by:

CHARLES FARANDA City Manager

City of Lauderhill

5581 W. Oakland Park Blvd. Lauderhill. FL. 33313

STATE OF FLORIDA COUNTY OF BROWARD:

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, personally appeared CHARLES FARANDA, City Manager of Lauderhill, personally known to me to be the person described therein and who executed the foregoing instrument and acknowledged before me that he executed same. SWORN TO and SUBSCRIBED before me in the ityland State as aforesaid this

EST'D 1959

State of Florida: **Broward County:**

Return to: City of Lauderhill Finance Dept. 5581 W Oakland Park Lauderhill, Fl 33313

I DO HEREBY CERTIFY the within is a true and correct copy of the original of the City of Lauderhill, Broward County, Florida, WITNESS my hand and Official Seal at Lauderhill, Florida, this

This Space Reserved for County Recorder Use

Andrea M. Anderson, City Clerk

CFN # 105835717, OR BK 41548 Page 953, Page 1 of 1, Recorded 03/01/2006 at 03:10 PM, Broward County Commission, Doc. D \$1288.00 Deputy Clerk 3270

Universal Title & Escrow 4330 West Broward Blvd. Suite R. Plantation, Florida 33317 (Phone) 954-321-9840 (Fax) 954-587-8571 Plantation

Parcel ID Number: 4942-31-07-0110.

Warranty Deed

, 2006 A.D., **Between** This Indenture, Made this 16th day of February Blanchie Savage, an unremarried widow

of the County of Broward State of Florida , grantor, and Sharima Ramkishun, a single woman

whose address is: 3150 NW 14th Street, Fort Lauderdale, Florida 33311

of the County of Broward State of Florida

Witnesseth that the GRANTOR, for and in consideration of the sum of

and other good and valuable consideration to GRANTOR in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said GRANTEE and GRANTEE'S heirs, successors and assigns forever, the following described land, situate, lying and being in the County of BROWARD State of Florida

Lot 1 Block 2 of LARKDALE UNIT NO. 4, according to the Plat thereof, as recorded in Plat Book 59 Page 26 of the Public Records of Broward County, Florida.

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

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

Signed, scaled and delivered in our presence:

Witness Jakersha Hughes

(Seal)

P.O. Address:

Printed forda

STATE OF Florida **COUNTY OF Broward**

The foregoing instrument was acknowledged before me this day of , 2006 February Blanchie Savage, an unremarried widow

who are personally known to me or who have produced their Florida driver

Lakeisha Hughes
Commission #DD361595
Expires: OCT. 10, 2008
Bonded Thru
Auantic Bonding Co. Inc.

Notary Public

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

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AMOUNTS SHOWN BELOW ARE <u>ESTIMATED</u> AMOUNTS DUE WHICH MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE <u>PRIOR TO</u> 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 July 31, 2018\$36,492.03

Or

* Estimated Amount due if paid by August 14, 2018\$36,909.25

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON <u>August 15, 2018</u> 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

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CDC3150 LLC 5390 W BROWARD BLVD PLANTATION, FL 33317

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5390 W BROWARD BLVD
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MAKE CASHIER'S CHECK OR

MONEY ORDER PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

- * Estimated Amount due if paid by July 31, 2018\$36,492.03
- * Estimated Amount due if paid by August 14, 2018\$36,909.25

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON <u>August 15, 2018</u> UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

Or

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

WARNING

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CJG INVESTMENTS LLC ETAL 5390 W BROWARD BLVD PLANTATION, FL 33317

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CITY OF LAUDERHILL FINANCE DEPT. 5581 W. OAKLAND PARK LAUDERHILL, FL 33313

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WARNING

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HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 1, 2006, FREMONT HOME LOAN TRUST 2006-A, C/O SHAPIRO & FISHMAN, LLP 2424 NORTH FEDERAL HIGHWAY, SUITE 360 BOCA RATON, FL 33431

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WARNING

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CITY OF LAUDERHILL ATTN: ANA SANCHEZ 5581 W. OAKLAND PARK BLVD. LAUDERHILL, FL 33313

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FREMONT INVESTMENT & LOAN 2727 EAST IMPERIAL HWY BREA, CA 92821

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WARNING

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MERS MORTGAGE ELECTRONIC REGISTRATION SYSTEM

P.O. BOX 2026 FLINT, MI 48501-2026

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WARNING

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HANKERSON,GLORIA 3147 NW 13 CT LAUDERHILL, FL 33311-4901

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WARNING

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HIGGINS,REBECCA J H/E HIGGINS,CLIFFORD 3140 NW 14 ST LAUDERHILL. FL 33311

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SCOTT, SHONDRA N 3155 NW 13 CT LAUDERHILL, FL 33311

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WALLACE, J & MARY E 3160 NW 14 ST LAUDERHILL, FL 33311-4910

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MIKON FINANCIAL SERVICES, INC AND OCEAN BANK 780 NW 42 AVE #300 MIAMI, FL 33126

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June 22, 2018

F.B	U.S. Postal Service [™] CERTIFIED MAIL® RECEIPT Domestic Mail Only				
27	For delivery information, visit our website at www.usps.com				
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	FLINT, MI 48501-2026			
1	PS Form 3800, April 2015 PSN 7530-02-000-9047	See Reverse for Instructions		

U.S. Postal Service™ **CERTIFIED MAIL® RECEIPT** 4455 Domestic Mail Only For delivery information, visit our website at www.usps.com 4963 Certifled Mail Fee 1000 Postmark Here 0360 TD 39054 AUGUST 2018 WARNING HIGGINS, REBECCA J H/E HIGGINS, CLIFFORD 7018 3140 NW 14 ST **LAUDERHILL FL 33311** PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

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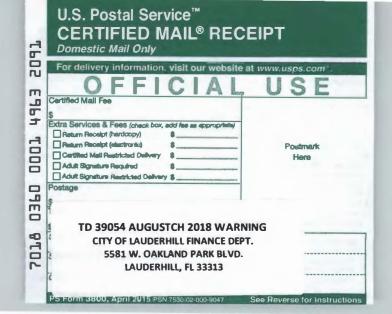


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40	AGREEMENT DATED AS OF MAY 1, 2006	
707	FREMONT HOME LOAN TRUST 2006-A	
7	C/O SHAPIRO & FISHMAN, LLP 2424 N FEDERAL HWY, STE 360	

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7018	CITY OF LAUDERHILL	
6	ATTN: ANA SANCHEZ	***************************************
5	5581 W OAKLAND PARK BLVD	
	LAUDERHILL, FL 33313	
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SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 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 X
1. Article Addressed to: TD 39054 AUGUST 2018 WARNING MERS MORTGAGE ELECTRONIC REGISTRATION SYSTEM P.O. BOX 2026 FLINT, MI 48501-2026	D. Is delivery address different from item 1? Yes If YES, enter delivery address below: No
9590 9402 4167 8092 9867 38 2. Article Number (Transfer for 0001 4963 225	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Certified Mail® □ Certified Mail® □ Collact on Delivery □ Delivery □ Delivery □ Delivery □ Delivery □ Delivery □ Signature Confirmation □ Signature Confirmation □ Restricted Delivery
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 Attach this card to the back of the mailpiece, or on the front if space permits. 	B. Received by (Printed Name) C. Date of Delivery
1. Article Addressed to: TD 39054 AUGUST 2018 WARNING WALLACE,J & MARY E 3160 NW 14 ST LAUDERHILL FL 33311-4910	D. Is delivery address different from item 1? Yes Yes Yes No
9590 9402 4167 8092 9871 31 2 Article Number Transfer from service labell 7018 0360 0001 4963 2213	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Collect on Delivery □ Collect on Delivery □ Collect on Delivery Restricted Delivery □ Aail □ Aail Restricted Delivery □ Aail □ Aail Restricted Delivery □ Return Receipt for Merchandise □ Signature Confirmation □ Signature Confirmation □ Restricted Delivery □ Restricted Delivery □ Restricted Delivery □ Restricted Delivery
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TD 39054 AUGUST 2018 WARNING HSBC BANK USA, N.A. AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 1, 2006 FREMONT HOME LOAN TRUST 2006-A C/O SHAPIRO & FISHMAN, LLP 2424 N FEDERAL HWY, STE 360 BOCA RATON, FL 33431	D. Is delivery address different from the 1? Yes If YES, enter delivery address below: No
9590 9402 4167 8092 9869 43	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Certified Mail® □ Registered Mail Restricted Delivery □ Collect on Delivery □ Collect on Delivery
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PS Form 3811, July 2015 PSN 7530-02-000-9053

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1. Article Addressed to: TD 39054 AUGUST 2018 WARNING HANKERSON,GLORIA 3147 NW 13 CT LAUDERHILL FL 33311-4901	D. Is delivery address different from item 1? If YES, enter delivery address below: No
9590 9402 4167 8092 9868 20 . 2 Article Number (Transfer from service label) 7018 0360 0001 4963 223	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Certified Mail® □ Certified Mail Restricted Delivery □ Collect on Delivery Restricted Delivery □ Collect on Delivery Restricted Delivery □ Insured Mail ■ Restricted Delivery □ Signature Confirmation

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1. Article Addressed to: TD 39054 AUGUST 2018 WARNING HIGGINS, REBECCA J H/E HIGGINS, CLIFFORD 3140 NW 14 ST LAUDERHILL FL 33311	D. Is delivery address different from item 1? Yes Yes, enter delivery address below: No
9590 9402 4167 8092 9867 76	3. Service Type Adult Signature Restricted Delivery Certified Mail® Collect on Delivery Collect on Delivery Signature Restricted Delivery Signature Confirmation

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Article Addressed to:	D. Is delivery address different from item 1? Yes If YES, enter delivery address below:
TD 39054 AUGUST 2018 WARNING SCOTT,SHONDRA N 3155 NW 13 CT LAUDERHILL FL 33311	
9590 9402 4167 8092 9871 48	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Certified Mail Restricted Delivery □ Collect on Delivery □ Collect on Delivery
7018 0360 0001 4963 222	Delivery Restricted Delivery □ all Insured Mail Restricted Delivery (over \$500) □ Delivery Restricted Delivery □ Signature Confirmation □ Signature Confirmation □ Restricted Delivery

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